

I hereby certify this document to be a true and correct copy of the original on this 3rd day of November, 2006  
 Ellen K. Goldberg, Esquire

**A. Settlement Statement**

U.S. Department of Housing and Urban Development

FINAL

Form Approved OMB No. 2502-0265

Type of Loan				7. Loan Number		8. Mortgage Insurance Case Number	
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	152652099			
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> Conv. Ins.	6. <input type="checkbox"/> None (Cash)	06-1111				
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Item marked "(p.o.c)" were paid outside the closing; they are shown here for information purposes and are not included in the totals.							
D. Name and Address of Borrower			E. Name and Address of Seller		F. Name and Address of Lender		
Richard A. Altomare and Barbara Altomare 3720 South Ocean Blvd. #1606 Highland Beach, Florida 33487			Ronald Reshefsky and Amy Reshefsky 3270 South Ocean Boulevard, #1606 Highland Beach, Florida 33487		America's Wholesale Lender P.O. Box 10266 Van Nuys, California 91410		
G. Property Location				H. Settlement Agent		I. Settlement Date	
3720 South Ocean Boulevard, #1606 Highland Beach, Florida 33487 PARCEL ID NUMBER: 24-43-47-04-53-000-1606				Ellen K. Goldberg, Esq		November 03, 2006	
Place of Settlement				5295 Town Center Road Boca Raton, Florida 33486			
J. SUMMARY OF BORROWER'S TRANSACTION:				K. SUMMARY OF SELLER'S TRANSACTION:			
100. GROSS AMOUNT DUE FROM BORROWER				400. GROSS AMOUNT DUE TO SELLER			
101. Contract sales price		3,100,000.00		401. Contract sales price		3,100,000.00	
102. Personal Property				402. Personal Property			
103. Settlement charges to borrower (line 1400)		68,842.06		403.			
104.				404.			
105.				405.			
Adjustment for items paid by seller in advance				Adjustment for items paid by seller in advance			
106. City/town taxes to				406. City/town taxes to			
107. County taxes 11-03-2006 to 12-31-2006		2,840.67		407. County taxes 11-03-2006 to 12-31-2006		2,840.67	
108. Assessments to				408. Assessments to			
109. Solid Waste Authority 11-03-06 to 09-30-07 > 332 @ 0.1781		59.12		409. Solid Waste Authority 11-03-06 to 09-30-07 > 332 @ 0.1781		59.12	
110. Toscana HOA 11-03-06 to 12-31-06 > 59 @ 17.4201		1,027.79		410. Toscana HOA 11-03-06 to 12-31-06 > 59 @ 17.4201		1,027.79	
111. Toscana West Condo 11-03-06 to 12-31-06 > 59 @ 54.7792		3,231.98		411. Toscana West Condo 11-03-06 to 12-31-06 > 59 @ 54.7792		3,231.98	
412.				412.			
120. GROSS AMOUNT DUE FROM BORROWER		3,176,001.62		420. GROSS AMOUNT DUE TO SELLER		3,107,159.56	
200. AMOUNT PAID BY OR IN BEHALF OF BORROWER				500. REDUCTION IN AMOUNT DUE TO SELLER			
201. Deposit or earnest money		100,000.00		501. Excess deposit (see instruction)			
202. Principal amount of new loan(s)		2,030,000.00		502. Settlement charges to seller (line 1400)		189,418.25	
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to			
204. Deposit or earnest money				504. Payoff of first mortgage loan			
First Capital Lending		330,000.00		CitiMortgage, Inc.		341,503.56	
205. Proceeds from 2nd Mortgage				505. Payoff of second mortgage loan			
America's Wholesale Lender		557,790.90		Wachovia Bank		661,080.38	
206.				506.			
207.				507.			
208.				508.			
209.				509.			
Adjustment for items unpaid by seller				Adjustment for items unpaid by seller			
210. City/town taxes to				510. City/town taxes to			
211. County taxes to				511. County taxes to			
212. Assessments to				512. Assessments to			
213.				513.			
214.				514.			
215.				515.			
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. TOTAL PAID BY/FOR BORROWER		3,017,790.90		520. TOTAL REDUCTION AMOUNT DUE SELLER		1,192,001.99	
300. CASH AT SETTLEMENT FOR OR TO BORROWER				600. CASH AT SETTLEMENT TO OR FROM SELLER			
301. Gross amount due from borrower (line 120)		3,176,001.62		601. Gross amount due to seller (line 420)		3,107,159.56	
302. Less amount paid by/for borrower (line 220)		3,017,790.90		602. Less reduction amount due seller (line 520)		1,192,001.99	
303. CASH DUE FROM BORROWER		158,210.72		603. CASH DUE TO SELLER		1,915,157.57	

EXHIBIT  
 2  
 6-26-08

EXHIBIT  
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I. SETTLEMENT CHARGES:				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700.	TOTAL SALES/BROKER'S COMMISSION based on price \$	@	% = 135,625.00		
Division of commission (line 700) as follows:					
	77,500.00	to	Coldwell Banker		
	58,125.00	to	Coldwell Banker		
703.	Commission paid at settlement				135,625.00
704.	Processing Fee (waived)				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801.	Loan Origination Fee	% of			
802.	Loan Discount	1.4246 % of 2,030,000.00	to Innovative Mortgage Solutions, LLC	28,920.00	
803.	Appraisal Fee	3,000.00	to Aucamp Dellenback & Whitney	3,000.00	
804.	Credit Report	12.00	to Landsafe Credit (POC-B)	P.O.C.	
805.	Lender's Inspection Fee				
806.	Mortgage Insurance Application Fee				
807.	Assumption Fee				
808.	Processing Fee	780.00	to Innovative Mortgage Solutions, LLC	780.00	
809.	Application Fee	750.00	to Innovative Mortgage Solutions, LLC	750.00	
810.	Tax Service Fee	70.00	to Countrywide Tax Service	70.00	
811.	Flood Check Fee	26.00	to Landsafe Flood	26.00	
812.	Commitment Fee	550.00	to America's Wholesale Lender	550.00	
813.	Premium Paid to Broker by Lender (POC)	71,050.00	to Innovative Mortgage Solutions, LLC (P.O.C/L)		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest from	November 3, 2006	to November 30, 2006 28 Days @ \$ 465.7900 /day	13,042.12	
902.	Mortgage Insurance premium for				
903.	Hazard Insurance premium for				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER FOR					
1001.	Hazard Insurance	mo.@\$	/mo.		
1002.	Mortgage Insurance	mo.@\$	/mo.		
1003.	City property taxes	mo.@\$	/mo.		
1004.	County property taxes	3 mo.@\$	1,536.4400 /mo.	4,609.32	
1005.	Annual assessments	mo.@\$	/mo.		
1006.		mo.@\$	/mo.		
1007.		mo.@\$	/mo.		
1008.	Aggregate Analysis				-0.08
1100. TITLE CHARGES					
	Settlement or closing fee	725.00	to Ellen K. Goldberg, Esq	725.00	
	Abstract or title search	150.00	to Attorney's Title		150.00
	Title examination	125.00	to Ellen K. Goldberg, Esq		125.00
1104.	Title insurance binder				
1105.	Document preparation				
1106.	Notary fees				1,500.00
1107.	Attorney's fees	1,500.00	to Ellen K. Goldberg, Esq		
	(includes above items No:				
1108.	Title insurance	10,350.00	to Ellen K. Goldberg, Esq	25.00	10,325.00
	(includes above items No:				
1109.	Lender's coverage \$	2,030,000.00			
1110.	Owner's coverage \$	3,100,000.00			
1111.	ALTA4(\$35.00), ALTA6.2(\$35.00), ALTA8(\$35.00), FF9(\$1035.00) to Ellen K. Goldberg, Esq			1,140.00	
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording fees	Deed \$ 19.10 ; Mortgage \$ 180.60 ; Release \$		199.70	
1202.	City/County tax/stamps:	Deed \$ 21,700.00 ; Mortgage \$ 7,105.00		7,105.00	21,700.00
1203.	State tax/stamps:	Deed \$			
1204.	Intangible tax	4,060.00	CLERK OF THE CIRCUIT COURT	4,060.00	
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301.	Survey				
1302.	Pest Inspection			140.00	100.00
1303.	Federal Express/Courier/Costs	240.00	to Ellen K. Goldberg, Esq		400.00
1304.	Reimbursement for Estoppel letters	400.00	to Ellen K. Goldberg, Esq		1,854.64
1305.	Special Assessment	1,854.64	to Toscana Homeowner's Association, Inc.		17,638.61
1306.	Payment of 2006 Real Estate Taxes	17,638.61	to Palm Beach County Tax Collector	1,700.00	
1307.	Appraisal Fees	1,700.00	to Callaway & Price, Inc.	2,000.00	
1308.	Appraisal Fees	2,000.00	to Callaway & Price, Inc.		
1400.	TOTAL SETTLEMENT CHARGES(enter on lines 103 and 502, Sections j and k)			68,842.06	189,418.25

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, I do a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Richard A. Altomare  
 Borrowers  
 Barbara Altomare  
 Settlement Agent  
 Ellen K. Goldberg, Esq.

Ronald Reshefsky  
 Seller  
 Date: November 3, 2006