

## TYPE III APPLICATION (QUASI-JUDICIAL REVIEW)

		File #:CU	P22-0002	<del></del>		
TYPES – PLEASE CHECK C Annexation Comprehensive Plan Ar Zoning Amendment (sit Historic Landmark Mod	mendment (site specific) e specific)	Conditional Use Permit Type III Major Modification Planned Unit Development Other: (Explain)				
APPLICANT INFORMATION:						
APPLICANT:						
ADDRESS:						
EMAIL ADDRESS:						
PHONE:	MOBILE:		FAX:			
OWNER (if different from above	e):		PHONE	<u>:</u>		
ADDRESS:						
ENGINEER/SURVEYOR:			PHONE	::		
ADDRESS:						
GENERAL INFORMATION:						
PROJECT NAME:		PROJECT LOCATION	ON:			
PROJECT DESCRIPTION/USE	<u>:</u>					
MAP/TAX LOT NO. (i.e.3200AE	3-400):	ZONE: S	SITE SIZE:	SQ. FT. 🗆 ACRE 🗆		
COMP PLAN DESIGNATION: _		TOPOGRAPHY:				
CURRENT USE:						
SURROUNDING USES:						
NORTH:		SOUTH:				
EAST:		WEST:	_			
SPECIFIC PROJECT CRIT	TERIA AND REQUIREMENT		iteria Response F	10wner Signature		
For detailed checklists, applica				-		
Comprehensiv Conditional U Historic Landi	ve Plan / Zoning Map Amendm se Permit mark Modification/Alteration Development	ent (site specific)	p. p	. 19 o. 21 o. 23		
The above statements and inform plans must substantially conform application or submit letters of co	to all standards, regulations, and	d procedures officially adop	ted by the City of	est of my knowledge and belief. Te Newberg. All owners must sign the		
Applicant Signature	Date	Owner Sig	nature	Date		
Print Name		Print Name				

514 N College Street Newberg, OR 97132

Conditional Use Permit File Number: CUP22-0002

Written Criteria Response:

### NEWBERG MUNICIPAL CODE 15.225.060 GENERAL CONDITIOAL USE PERMIT

- (A) The proposed use is a Short-Term Vacation Rental (STR) when the owners are not occupying the residence.
  - (1) The proposed Short-Term Rental is a Single-Family Residence; per public record, the property was built in 1927.
  - (2) The property is 2 blocks from George Fox University and a short walk of 3 blocks to downtown businesses, the Cultural Center, and restaurants. Short term rentals will allow a place to stay for parents visiting their student children, and will bring tourists and revenue to local Newberg businesses. As a short-term rental and personal vacation home, the impact to the surrounding properties will not be significantly impacted. We currently use the property for our friends and family members that are traveling from out of state. Cody Willis, owner, works with local wineries and will be utilizing this property for out-of-state employees within his company. Updates to the property include hardware and light fixtures, re-paint front deck (same color) landscaping, front door security hardware, and all add to the value of the home and in turn, the neighborhood. Curb appeal end property will be constantly maintained to keep in line with the neighborhood. Lawn is mowed regularly.
  - (3) The property will be managed directly by the owners, Stacie Athon and Cody Willis. Owners' primary residence is in Sherwood, Oregon which is less than 9 miles from the property. For short term guests, we will allow a maximum of 6 adults at one time (2 per room). Guests will be held to standard of respect and awareness of the surrounding properties and homes. The guests will be held to a strict no parties or events policy. No pets will be allowed on the property and quiet hours will begin at 9pm will be enforced with noise monitoring devices that will alert the owners if not in compliance. We also require all short-term guests to be a minimum of 25 years old to book the property which will be verified with a photo ID prior to booking.
- (B) The property has a large driveway which can house two vehicles. Street parking will not be permitted. The location, design, and site of the property and home will provide a convenient and functions accommodation to families and couples visiting the Short-Term Rental. Per local ordinance, occupancy is limited to two per bedroom, is not expected to generate any more traffic than long-term residents; and in actuality is expected to

- generate less traffic and utility use, as STRs are typically occupied only 45-50% of the time.
- (C) The proposed use, being consistent with zoning regulations and Oregon Supreme Court definitions of residential use (Yogman v Parrott 1997) appears to be consistent with the Newberg Municipal Code.

## NEWBERG MUNICIPAL CODE 15.445.300 SPECIAL USE REQUIREMENTS

- (A) **Application and Purpose**. This is a single-family dwelling until that will be used, rented or occupied for periods of less than 30 days.
  - (1) **Where Allowed**. In accordance with the Newberg Municipal Code (NMC) single-family homes require a Conditional Use Permit.
  - (2) **Registration Required**. In accordance with NMC ordinance, the property will be registered with the city on the forms provided, and will include the contact information for the owner, operator and local contact.

## NEWBERG MUNICIPLE CODE 15.445.320 REGISTRATION REQUIRED

In accordance with NMC ordinance, the property will be registered with the city on the forms provided, and will include the contact information for the owner, operator and local contact.

### NEWBERG MUNICIPLE CODE 15.445.330 STANDARDS

- (A) Provide a minimum of two parking spaces on site that are available for use for rental occupants: The property provides two parking spaces in the driveway of the home
- (B) **Provide for regular refuse collection**: Trash, yard debris, and recycle has been arranged through the Newberg Waste management, trash will be picked up weekly
- (C) Vacation rental home may not be occupied by more than two rental occupants per bedroom, up to a maximum of 15 people: The property has three bedrooms available for use and the maximum occupancy will be set to 6.
- (D) The premise of the vacation rental home may not include any occupied recreational vehicle, trailer, tent, or temporary shelter: Guests will be informed and policy will be enforced: Posting

## NEWBERG MUNICIPLE CODE 15.445.340 REGISTRATION POSTING

The applicant shall post the vacation rental home registration within the dwelling adjacent to the front door. At a minimum, the posting will contain the following information:

- (A) The name of the operator and a telephone number where the operator may be reached.
- (B) The telephone number for the police department.
- (C) The maximum number of occupants permitted to stay in the dwelling.
- (D) The standards for the rental occupancy.
- (E) The solid waste collection day.

### NEWBERG MUNICIPLE CODE 15.445.350 COMPLAINTS AND REVOCATION OF REGISTRATION

In the event two or more complaints are received in a calendar year without resolution by the code compliance officer, the applicant understands the following may occur:

- (A) Revoke the registration for noncompliance with the standards in this section. If this permit is revoked, the premises may not be used as a vacation rental home for a period of two years, or a period of lesser time as determined by the hearings officer.
- (B) Impose additional conditions necessary to fulfill the purpose of this section.
- (C) Establish a probationary period to monitor compliance.
- (D) Dismiss the complaint.
- (E) Refer the matter to the code enforcement officer for citation in municipal court or another appropriate jurisdiction.

#### **Project Statement:**

The property is 2 blocks from George Fox University and a short walk of 3 blocks to downtown businesses, the Cultural Center, and restaurants. Short term rentals will allow a place to stay for parents visiting their student children, and will bring tourists and revenue to local Newberg businesses.

As a short-term rental and personal vacation home, the impact to the surrounding properties will not be significantly impacted. We currently use the property for our friends and family members that are traveling from out of state. Cody Willis, owner, works with local wineries and will be utilizing this property for out-of-state employees within his company. For short term guests, we hold them to a strict no parties or events policy. No pets will be allowed on the property and quiet hours begin at 9pm will be enforced with noise monitoring devices that will alert the owners if not in compliance. We also require all short-term guests to be a minimum of 25 years old to book the property which will be verified with a photo ID prior to booking.

Tax revenue will support the economy in multiple ways through the annual property tax averaging \$5,900.00 per year and the Short-Term Rental Lodging Tax that is required by each guest booking and is 1.5% of the total rental cost.

In addition, local businesses will be promoted through a welcome book with menus and informational flyers about the local infrastructure.

Updates to the property include hardware and light fixtures, re-paint front deck (same color) landscaping, front door security hardware, and all add to the value of the home and in turn, the neighborhood. Curb appeal end property will be constantly maintained to keep in line with the neighborhood. Lawn is mowed regularly.

File Number: CUP22-0002

#### Fee:

- \$1,939 Conditional Use Permit Technology Fee \$1,939 x 5% = \$96.95 \$2,035.95

- Cashier's Check from OnPoint Credit Union (attached)

#### **Public Notice Information:**

- Draft of Mailer (attached)
- Draft of Sign (attached)
- Mailing List properties within 500' (attached)

#### **Current Title Report:**

(attached)

#### **Written Criteria Response:**

We have not altered or changed the property or landscape other than maintenance. The only change we are proposing is the change in use to Lodging / Vacation Home Rental.

The size and design of the home has not changed and therefore will have minimal impact on the livability of the abutting properties. Generation of traffic will not change as there is a no events or parties' policy for the short-term rental and will be monitored by noise signaling devices to ensure quiet hours starting at 9:00 PM are strictly enforced. As owners of the property only 9 miles North, we will be greatly involved in the management and care of this property to ensure all items are being regulated.

#### **Project Statement:**

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## Community Development Department

P.O. Box 970 • 414 E First Street • Newberg, Oregon 97132

503-537-1240. Fax 503-537-1272 <u>www.newbergoregon.gov</u>

## WE WANT YOUR COMMENTS ON A CONDITIONAL USE PERMIT IN YOUR NEIGHBORHOOD

A property owner in your neighborhood submitted an application to the City of Newberg to operate a short-term rental on the subject property. You are invited to take part in the City's review of this project by sending in your written comments. For more details about giving comments, please see the back of this sheet.

The development would include a short-term rental with a limit on occupancy, no pets, and prohibiting events or parties. Quiet hours will be strictly enforced at 9pm. No street parking allowed. No changes to existing structure or site — and to retain an appearance and consistency with the current neighborhood.

APPLICANT: Stacie Athon and Cody Willis

TELEPHONE: (805) 423-3436

PROPERTY OWNER: Stacie Athon and Cody Willis

LOCATION: 514 N College, Newberg, OR 97132

TAX LOT NUMBER: R3218DD 05800

#### E North Street

N College Street



N Edwards Street

514 N College Street

We are mailing you information about this project because you own land within 500 feet of the proposed new project. We invite you to send any written comments for or against the proposal within 20 days from the date this notice is mailed.

If you mail your comments to the City, please put the following information on the outside of the envelope:

Written Comments: File <u>CUP22-0002</u> City of Newberg Community Development Department PO Box 970 Newberg, OR 97132

You can look over all the information about this project or drop comments off at Newberg City Hall, 414 E. First Street. You can also buy copies of the information for a cost of 25 cents a page. Information can also be accessed at <a href="https://www.newbergoregon.gov/cd/page/cup22-">https://www.newbergoregon.gov/cd/page/cup22-</a>

<u>0002-short-term-vacation-rental-514-n-colleg</u>. If you have any questions about the project, you can call the Newberg Planning Division at 503-537-1240.

All written comments must be turned in by 4:30 p.m. on March 9<sup>th</sup>, 2022. Any issue which might be raised in an appeal of this case to the Land Use Board of Appeals (LUBA) must be submitted to the City in writing before this date. You must include enough detail to enable the decision maker an opportunity to respond. The applicable criteria used to make a decision on this application for design review approval are found in Newberg Development Codel 5.220.

The Community Development Director will make a decision at the end of a 14-day comment period. If you send in mitten comments about this project, you will be sent information about any decision made by the City relating to this project.

Date Mailed: February 17<sup>th</sup>, 2022

First Name	Last Name	First Name	Last Name	State	Zip	Address	City
			Oregon State	OR	97128	730 N College St	Newberg
Christine	Olson	Micah	Olson	OR	97132	700 N College St	Newberg
		Janelle	Baugh	OR	97132	713 Vermillion St	Newberg
		Janet	Land	OR	97132	607 E Franklin St	Newberg
		Peter	Sully	OR	97132	803 Vermillion St	Newberg
			Newberg Industrial Park LLC	OR	97123	500 E Illinois St	Newberg
Kathy	Dexter	Robert	Dexter Jr	OR	97132	801 Vermillion St	Newberg
Mitchell	Ware	Ariana	Ware	OR	97132	515 E North St	Newberg
		Timothy	Forbes	OR	97132	601 E North St	Newberg
Marisa	Mach	Richard	Pierce II	OR	97132	603 E North St	Newberg
		Craig	Reichelt	OR	97132	607 E North St	Newberg
		Elizabeth	Breen	OR	97132	609 E North St	Newberg
		Lisa	Carlson	OR	97132	601 N College St	Newberg
		Lauren	Otto	OR	97132	607 N College St	Newberg
		Elaine	Shevlin	OR	97132	611 N College St	Newberg
			Yamhill Community Action				
			Partnership	OR	97128	615 N College St	Newberg
an	Eilert	Samantha	Eilert	OR	97132	612 Vermillion St	Newberg
		Cliff	Rice	OR	97132	606 Vermillion St	Newberg
		Christian	Petersen	OR	97132	411 N School St	Newberg
Гeresa	Arnold	Bruce	Arnold	OR	97132	415 N School St	Newberg
		Tamara	Jones	OR	97132	414 N School St	Newberg
Nathan	Macy	Amy	Macy	OR	97132	406 N School St	Newberg
		Colleen	McCombs	OR	97007	404 N School St	Newberg
Sally	Mehler	David	Mehler	OR	97132	402 N School St	Newberg
Connie	Russo	Antonio	Russo	OR	97132	605 E Sherman St	Newberg
		Betsy	Bingham	OR	97229	409 N College St	Newberg
Laurie	Troiani	Martin	Troiani	CA	94582	415 N College St	Newberg
		Patricia	Fitzgerald	OR	97132	608 E Franklin St	Newberg
Maryanne	Samples	Brett	Tallman	OR	97132	606 E Franklin St	Newberg
		Mark	Gaidos	OR	97132	414 N College St	Newberg
Donna	Rohr	Richard	Rohr	OR	97132	410 N College St	Newberg
			Payton Beverly K Trustee Of	OR	97132	600 Vermillion St	Newberg
		Evan	Bellingar	OR	97132	614 N College St	Newberg
Stephanie	St Cyr	Russell	St Cyr	OR	97132	610 N College St	Newberg

Richard	Sutherland	Traci	Sutherland	OR	97132	400 N College St	Newberg
			Crecelius Divonna S Trustee	OR	97132	403 N Edwards St	Newberg
		Gary	Buhler	OR	97132	405 N Edwards St	Newberg
Emily	Forbes	Ryan	Forbes	OR	97132	411 N Edwards St	Newberg
Marie	Ann	Bryan	Lynch	OR	97132	415 N Edwards St	Newberg
		Timothy	Timmerman	OR	97132	800 E Franklin St	Newberg
Melinda	Babcock	Jerry	Babcock	OR	97132	400 N Edwards St	Newberg
Molly	Johnston	Ryan	Johnston	OR	97068	807 E Sherman St	Newberg
Pedro	Perez	Jose	Perez	OR	97128	600 N College St	Newberg
Leah	Payne	Thomas	Payne	OR	97132	705 E North St	Newberg
		Betty	Morisson	OR	97132	707 E North St	Newberg
Barbara	Mitchell	Arnold	Mitchell	OR	97132	413 N Meridian St	Newberg
Brooks	Lampe	Dana	Robinson	OR	97132	415 N Meridian St	Newberg
			Degaje LLC	OR	97132	804 E Franklin St	Newberg
Laura	Feighery	Timothy	Feighery Jr	OR	97132	711 E North St	Newberg
Catherine	Olson	Silas	Olson	OR	97132	715 E North St	Newberg
Sheryle	Stevens	Daniel	Stevens	OR	97132	615 N Edwards St	Newberg
		Tammy	Wright	CA	95403	704 Vermillion St	Newberg
			Buckley Charles E & Julia T Trustee				
			For	OR	97215	800 Vermillion St	Newberg
John	Czarnecki	Heidemarie	Czarnecki	OR	97132	610 N Edwards St	Newberg
Kristi	Larsen	Hans	Larsen	OR	97402	801 E North St	Newberg
		Shelley	Willmore	OR	97132	807 E North St	Newberg
Susan	Hampton	David	Hampton	OR	97132	607 N Meridian St	Newberg
Elizabeth	Simmons	Michael	Simmons	OR	97132	611 N Meridian St	Newberg
Nabor	Pereda	Conrado	Pereda	OR	97132	615 N Meridian St	Newberg
			Kosmicki Craig B Trustee For	OR	97132	515 N Meridian St	Newberg
		Timothy	Forsyth	OR	97132	511 N Meridian St	Newberg
Denton	Brown	Martha	Brown	OR	97132	800 E North St	Newberg
Rebecca	Carpenter	Adam	Carpenter	OR	97132	508 N Edwards St	Newberg
		Cheryl	Howard	OR	97132	501 N Meridian St	Newberg
Lori	Hoffman	Timothy	Hoffman	OR	97132	515 N Edwards St	Newberg
		Joan	Stebbins	OR	97132	511 N Edwards St	Newberg
Patricia	Van Marter	Steven	Van Marter	OR	97132	704 E North St	Newberg
		Jose	Vargas	OR	97132	510 N College St	Newberg
			George Fox University	OR	97132	701 E Franklin St	Newberg

Erin	Lynch	Richard	Rupp	OR	97132	709 E Franklin St	Newberg
			James Family Investments LLC	OR	97140	501 N Edwards St	Newberg
Emily	Forbes	Ryan	Forbes	OR	97132	511 N College St	Newberg
Ana	Effingham	William	Effingham	OR	97132	510 N School St	Newberg
Shane	Harker	Gary	Harker	OR	97132	603 E Franklin St	Newberg
		Janet	Romasco	OR	97128	503 N College St	Newberg
			Irwin R Thomas & Christine S				
			Trustees Of	OR	97132	507 N College St	Newberg
		Tiffany	Putman	OR	97132	515 N School St	Newberg
		Nancy	Navejas	OR	97132	511 N School St	Newberg
		Nicole	d'Auray	OR	97132	504 E North St	Newberg
			Corum Cindy Living Trust	OR	97132	505 E Franklin St	Newberg
		Richard	Dupont	MN	55422	515 E Franklin St	Newberg
Lori	Fitzgerald	Dennis	Fitzgerald	OR	97132	607 N Edwards St	Newberg
Matthew	Getsinger	Rachel	Getsinger	OR	97132	603 N Meridian St	Newberg
		Troy	Rose	OR	97132	509 E North St	Newberg
Margart	Hunkins	Jeffrey	Hunkins	WA	98074	517 E North St	Newberg

# Land Use Notice

FILE #

## **PROPOSAL:**

Application for conditional use: Lodging/ Vacation Home Rental Maximum Occupancy: 6 Adults, No Pets, No Street Parking, No Party/Event Policy, Quiet Hours Starting at 9:00 PM

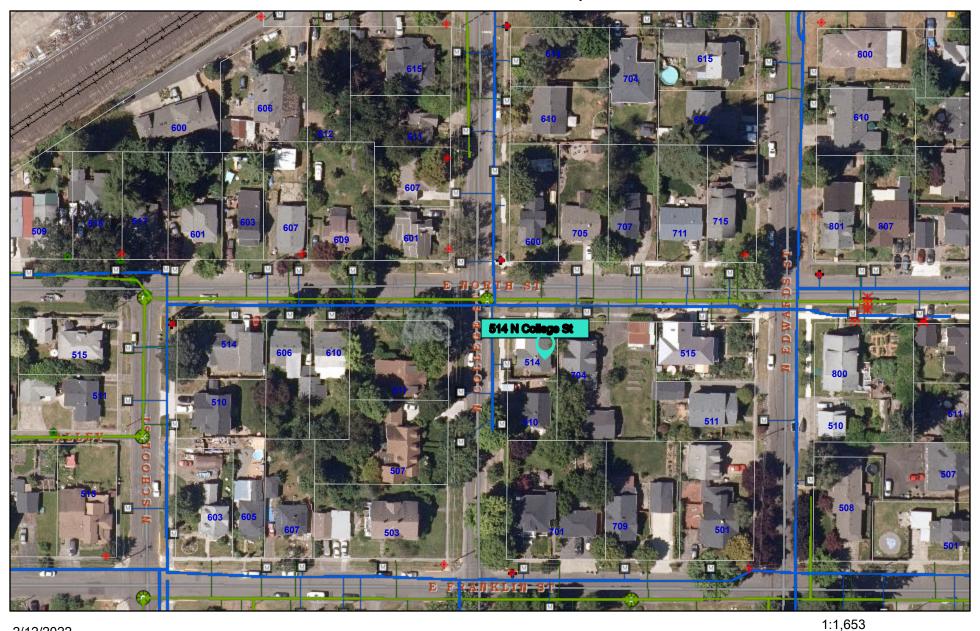
FOR FURTHER INFORMATION, CONTACT:
City of Newberg Community Development Department 414 E
First St Phone: 503-537-1240

## 514 N College Street Interactive Map

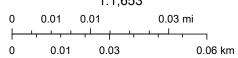


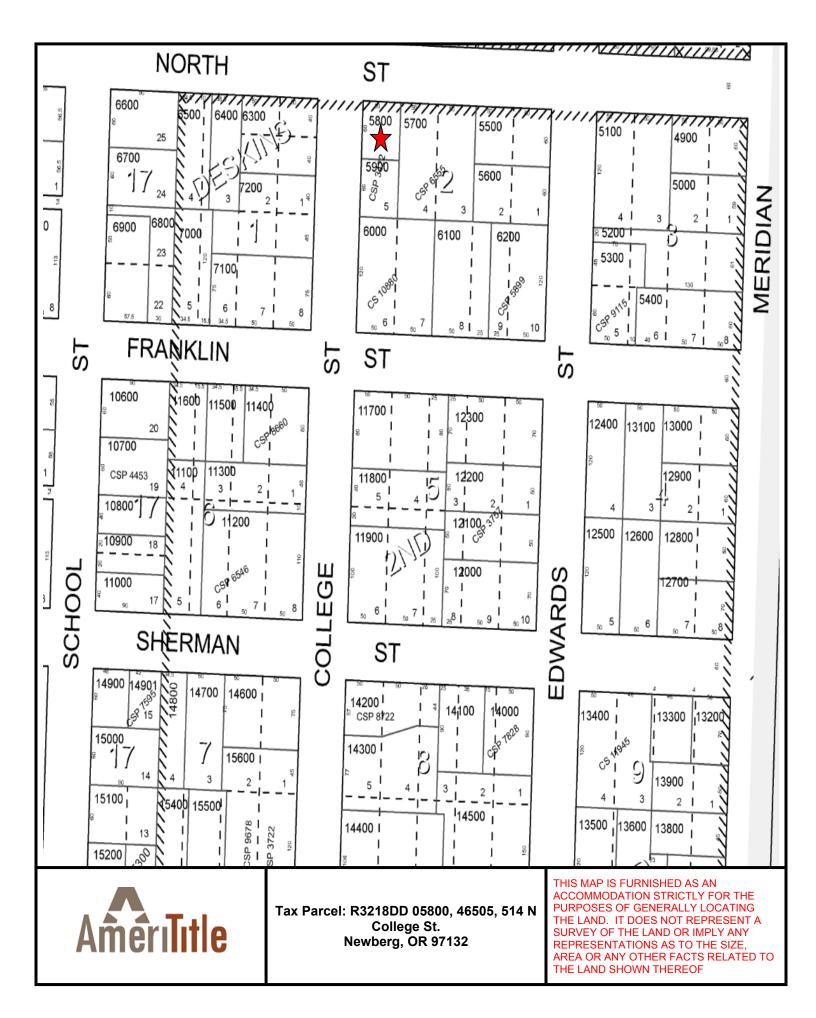


### Public Utilities Map



2/12/2022





#### 515719AM Amerititle

File No.: 21-325968

Grantor
Holster LLC
514 N College Street
Newberg, OR 97132
Grantee
Stacie Athon and Cody Willis
23605 SW Brittany Lane
Sherwood, OR 97140
After recording return to
Stacie Athon and Cody Willis
514 N College Street
Newberg, OR 97132
Until requested, all tax statements shall be sent to
Stacie Athon and Cody Willis
514 N College Street
Newberg, OR 97132
Tax Acct No(s): R3218DD 05800, 46505

Yamhill County Official Records

202200758

DMR-DDMR

01/14/2022 12:57:00 PM

Stn=1030 WANNERK 01/14/

\$91.00

I, Brian Van Bergen, County Clerk for Yamhill County, Oregon, certify that the instrument identified herein was recorded in the Clerk records.

Brian Van Bergen - County Clerk

Reserved for Recorder's Use

#### STATUTORY WARRANTY DEED

Holster LLC, Grantor(s) convey and warrant to Stacie Athon and Cody Willis, Grantee(s), the real property described in the attached Exhibit A, free of encumbrances EXCEPT covenants, conditions, restrictions, easements, and encumbrances of record as of the date hereof.

The true consideration for this conveyance is **\$414,000.00**. (Here comply with requirements of ORS 93.030)

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009 AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

Executed this day of January, 2022	
Holster LLC Vince Rosayer, Manager	
STATE OF OREGON COUNTY OF CLACKINGS	
This instrument was acknowledged before me this	ay of January, 2022 by Vince Rosauer, as
Notary Public for Oregon  My Commission Expires: 7-18-2025	OFFICIAL STAMP KRISTEN K DISSEN NOTARY PUBLIC - OREGON COMMISSION NO. 1014664 MY COMMISSION EXPIRES JULY 18, 2025

File No.: 515719AM

Page 5

#### EXHIBIT "A" LEGAL DESCRIPTION

The North half of Lot 5 in Block 2 of Deskins' Second Addition to the City of Newberg, Yamhill County, Oregon

American Land Title Association

Certified True and Correct Copy

Lewys West National Title Insurance Company

ALTA Settlement Statement - Buyer
Adopted 05-01-2015

File No./Escrow No.: 21-325968

WFG National Title Insurance

Company

Print Date & Time: 1/18/2022 11:32:15 AM

9200 SE Sunnybrook Blvd.

Officer/Escrow Officer: Tonya Weaver

Suite 350 Clackamas, OR 97015

Property Address: 514 N COLLEGE STREET

NEWBERG, OR 97132 (YAMHILL)

(R3218DD 05800, 46505)

Buyer: STACIE ATHON AND CODY WILLIS

514 N College Street Newberg, OR 97132

Seller: HOLSTER LLC

429 N. Bridgeton Rd. slip 14

Portland, OR 97217

Settlement Date: 1/13/2022 Disbursement Date: 1/14/2022

Description	_	Buyer	_
Seconplant	P.O.C.	Debit	Credit
Deposits, Credits, Debits			
Sale Price of Property		\$414,000.00	
Seller Pays Towards Buyer Closing Costs			\$7,756.98
Deposit			\$4,100.00
Funds to Close from Stacie Athon and Cody Willis			\$63,275.78
Prorations			
County Taxes 1/14/2022 to 7/1/2022 @ \$2,563.49/Year		\$1,179.91	
New Loans			
Loan Amount to Caliber Home Loans, Inc,			\$351,900.00
Appraisal Fee to G.R.A.H.M Appraisals, Inc.,		\$800.00	
Credit Report to CoreLogic		\$23.56	
MERS to Merscorp Holdings, Inc		\$24.95	
Tax Service to CoreLogic		\$93.89	
Flood Certification to CoreLogic Flood		\$10.65	
Prepaid Interest ( 44.4800 per day from 1/14/2022 to 2/1/2022 )		\$800.64	
Homeowner's Insurance Premium ( 12 mo.) to Foremost Insurance		\$734.00	
Homeowner's Insurance \$61.17 per month for 3 mo.		\$183.51	
Property Taxes \$213.62 per month for 5 mo.		\$1,068.10	
Aggregate Adjustment			\$427.23
Underwriting Fee to Caliber Home Loans, Inc,		\$895.00	
Investment Home Appraisal Fees to G.R.A.H.M Appraislals, Inc.,		\$150.00	
Processing Fee to Caliber Home Loans, Inc,		\$400.00	
Title Charges			
Title - Endorsement to AmeriTitle, Inc.		\$100.00	
Title - Lender's Title Insurance to AmeriTitle, Inc.		\$416.00	
Recording Service to WFG National Title Insurance Company		\$10.00	
Title - Settlement or closing fee to WFG National Title Insurance Company		\$857.00	
Government Recording and Transfer Charges			
Recording fees: Deed \$91.00		\$91.00	
Mortgage \$196.00		\$196.00	
Additional Settlement Charges			
Mobile Signing Fee to		\$150.00	
	P.O.C.	Debit	Credit
Subtotals	\$0.00	\$422,184.21	\$427,459.99
Due To Buyer		\$5,275.78	
Totals	\$0.00	\$427,459.99	\$427,459.99