

EXHIBIT 4

Name & Address of Borrower: MRS. P. Durham, NC		Name & Address of Lender:	
Property Location: (if different from above) Durham, NC		Settlement Agent: Place of Settlement:	
Loan Number:		Settlement Date: 12/17/98 High Date: 12/22/98	
I. SETTLEMENT CHARGES		II. DISBURSEMENT TO OTHERS	
900. Items Payable in Connection With Loan			
901. Loan origination fee	\$ to	1501.	
902. Loan document	\$ to	1502.	
903. Appraisal fee to		1503.	
904. Credit report to Equifax/Trans Union (P.O.C.)		1504.	
905. Inspection fee to		1505.	
906. Mortgage insurance application fee to		1506.	
907. Mortgage broker fee to		1507.	
908. Processing Fee to	300.00	1508.	
909. Flood Cert (Life of loan) to		1509.	
910. Discount Points to		1510.	
911. Courier Fee to	40.00	1511.	
900. Items Required by Lender To Be Paid In Advance			
901. Interest from 90/90 to 90/90 @ %	per period to	1512.	
902. Mortgage insurance premium fee	per period to	1513.	
903. Hazard insurance premium fee	per period to	1514.	
904. Flood Insurance Premium	per period to	1515.	
905. Credit Ins. Premium		1516.	
1000. Items Deposited With Lender			
1001. Hazard insurance	per period @ %	per period	
1002. Mortgage insurance	per period @ %	per period	
1003. 4th priority loan	per period @ %	per period	
1004. 5th priority loan	per period @ %	per period	
1005. Annual assessments	per period @ %	per period	
1006.	per period @ %	per period	
1007.	per period @ %	per period	
1008.			
1100. Title Charges			
1101. Settlement of closing fee to		1517.	
1102. Abstract or title search to		1518.	
1103. Title examination to		1519.	
1104. Title insurance binder to		1520.	
1105. Document preparation to		1521.	
1106. Notary fees to		1522.	
1107. Attorney's fees to		1523.	
(includes above item numbers)			
1108. Title insurance to		1524.	
(includes above item numbers)			
1109. Lender's coverage	\$	1525.	
1110. Owner's coverage	\$	1526.	
1111.			
1112.			
1113.			
1200. Government Recording And Transfer Charges			
1201. Recording fee: to DURHAM CO REG OF DEEDS		1527.	
1202. City/county tax/stamp		1528.	
1203. State tax/stamp		1529.	
1204.			
1205.			
1300. Additional Settlement Charges			
1301. Survey to		1530.	
1302. Post connection to		1531.	
1303. Architectural/Engineering services to		1532.	
1304. Building permit to		1533.	
1305. Flood Cert (one time) to FZNS		1534.	
1306.			
1307. Courier Fee		1535.	
1400. Total Settlement Charges (enter on line 1403)	17,422.70	1536.	
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