

A. Settlement Statement (HUD-1)

B. Type of Loan								
1. "FHA 2. "RHS 3. "Conv Unins 4. "VA 5. "Conv Ins. 6. "Seller Fin 7. "Cash Sale.	6. File Number		7. Loan Number		8. Mortgage	Ins Ca	ise Ni	umber
C. Note: This form is furnished to give you a statemen "(p.o.c.)" were paid outside the closing; they						wn. Ite	ems r	narked
D. Name & Address of Borrower	E. Name & Address of S		ar purposes and are not merad		me & Addres	ss of Le	ender	
G. Property Location	H. Settlement Agent Nan	ne		I. Sett	tlement Date			
				Fund:	:			
	Place of Settlement							
J. Summary of Borrower's Transaction] [K. Summary of Seller's Tra	insactio	on			
100. Gross Amount Due from Borrower] [400. Gross Amount Due to	Seller				
101. Contract sales price] [401. Contract sales price					
102. Personal property		1 [402. Personal property					
103. Settlement charges to borrower] [403.					
104.			404.					
105.			405.					
Adjustments for items paid by seller in advance		↓ ↓	Adjustments for items paid	by sell	er in advan	ce		
106. County Taxes		╡╏	406. County Taxes	-				
107. Assessments		╡╏	407. Assessments					
108. Assessments		╡╏	408. Assessments					
109.		┤┟	409.				<u> </u>	
110.		┤┟	410.					
111.	10.10		411.					
112.	<u> </u>		412.		<u> </u>	- U		
113.			413.			-	-	
114.			414. 415.		-	-		_
115.			415.				_	-
116.				<i>a</i> 11			-	
120. Gross Amount Due From Borrower200. Amounts Paid By Or in Behalf Of Borrower			420. Gross Amount Due to 500. Reductions in Amount		Seller	- 1	-	
201. Deposit or earnest money			501. Excess deposit (see inst			- 1	-	
202. Principal amount of new loan(s)			502. Settlement charges to se			- 12	-	
203. Existing loan(s) taken subject to			503. Existing loan(s) taken s			10		100
204.			504. Payoff of first mortgage				-	
205.		1	505. Payoff of second mortg		n			
206.		† †	506.	0.104				
207.		1	507.				<u> </u>	
208. Portion of Owner's Policy Paid by Seller		1	508. Portion of Owner's Poli	cy Paid	by Seller			
209. Seller Paid Title Commitment & Exam] [509. Seller Paid Title Comm	itment	& Exam			
Adjustments for items unpaid by seller			Adjustments for items unpa	aid by s	seller			
210. County Taxes] [510. County Taxes					
211. Assessments			511. Assessments					
212. Assessments		╡╏	512. Assessments					
213.		╡╏	513.					
214.		╡╏	514.					
215.		┧╽	515.				└──	
216.		┤╎	516.					
217.		┤╎	517.					
218.		┥╽	518.				┣—	
219.		┥╽	519.		C.11		┣—	
220. Total Paid By/For Borrower		┥┝	520. Total Reduction Amor				L	
300. Cash At Settlement From/To Borrower 600. Cash At Settlement To/From Seller 301. Gross Amount due from borrower (line 120) 601. Gross Amount due to seller (line 420)								
301. Gross Amount due from borrower (line 120)		┥╽	601. Gross Amount due to se 602. Less reductions in amt.	· · ·	,		┣─	
302. Less amounts paid by/for borrower (line 220)303. Cash From Borrower		┥┟	602. Less reductions in amt. 603. Cash To Seller	uue sell	er (mie 520)		├──	
Soo, Cash From Dollower		1	oos. Cash 10 Schel				1	

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

POC (B) - Paid Outside of Closing by Borrower. POC (S) - Paid Outside of Closing by Seller. POC (L) - Paid Outside of Closing by Lender.

L. Settlement Charges		
700. Total Real Estate Broker Fees \$	Paid From	Paid From
Division of Commission (line 700) as follows:	Borrower's	Seller's
701. to	Funds at	Funds at
702. to	Settlement	Settlement
703. Commission Paid at Settlement		
704. Brokerage/Administrative Fee to		
800. Items Payable in Connection with Loan		
801. Our origination charge \$ (from GF	Æ #1)	
802. Your credit or charge (points) for the specific rate chosen \$ (from GF	/	
803. Your adjusted origination charges to (from G	FE A)	
804. Appraisal Fee to (from GF	FE #3)	
805. Credit report to (from GF	FE #3)	
806. Tax service to (from GF	PE #3)	
807. Flood certification to (from GF	E #3)	
900. Items Required by Lender To Be Paid in Advance		
901. Daily interest charges from to @ /day (from GFE	2 #10)	
902. Mortgage Insurance Premium for months to (from GF	E #3)	
903. Homeowner's insurance for years to (from GFE		
1000. Reserves Deposited With Lender		
1001. Initial Deposit for your escrow account (from GF	'E #9)	
1002. Homeowner's insurance months @ per month		
1003. Mortgage insurance months @ per month		
1004. County Taxes months @ per month		
1005. Assessments months @ per month		
1006. months @ per month		
1007. months @ per month		
1008. months @ per month		
1009. months @		
1010. months @		
1011. Aggregate Adjustment		
1100 THE Channes		
1100. Title Charges 1101. Title services and lender's title insurance to (from GF	F #4)	
1102. Settlement or closing fee to		
1103. Owner's title insurance to (from GF	F #5)	-
1104. Lender's title insurance to	\$	
1105. Lender's title policy limit \$ \$ /\$	*	
1106. Owner's title policy limit \$ \$ /\$		
1107. Agent's portion of the total title insurance premium to \$		
1108. Underwriter's portion of the total title insurance premium to \$		
1200. Government Recording and Transfer Charges		-
1201. Government recording charges (from GF	'E #7)	-
1202. Deed ; Mortgage , Release \$ to County Recorder	m m	
1203. Transfer taxes (from GF	E #8)	
1204. City/County tax/stamps Deed \$; Mortgage \$ to County Auditor		
1205. State tax/stamps Deed \$; Mortgage \$		
1300. Additional Settlement Charges		
1301. Required services you can shop for (from GF)	· ·	
1302. Mortgage Location Surveyto\$ (from Gill	FE #6)	
1303. Pest Inspection to		
1304. Utility Escrow Hold to		
1305. Septic/Well Inspections to (from G	FE #6)	
1306. Home Warranty to		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		

POC (B) – Paid Outside of Closing by Borrower. POC (S) – Paid Outside of Closing by Seller. POC (L) – Paid Outside of Closing by Lender.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges			
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801		
Your credit or charge (points) for the specific rate chosen	# 802		
Your adjusted origination charges	# 803		
Transfer taxes	# 1203		

Good Faith Estimate	HUD-1

Charges That in Total Cannot Increase More Than	10%
Government recording charges	# 1201
Appraisal Fee	# 804
Credit report	# 805
Tax service	# 806
Flood certification	# 807
	Total
Increase between GFE and HUD-1 Charge	

Good Faith Estimate		HUD-1
¢	or	0/2

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 \$ /day
Homeowner's insurance	# 903

Good Faith Estimate	HUD-1		

Loan Terms

Your initial loan amount is	\$
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	 \$ includes o Principal o Interest o Mortgage Insurance
Can your interest rate rise?	"No. "Yes, it can rise to a maximum of%. The first change will be on and can change again every after Every change date, your interest rate can increase or decrease by%. Over the life of the loan, your interest rate is guaranteed to never be lower than% or higher than%.
Even if you make payments on time, can your loan balance rise?	" No. " Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	No. Yes, the first increase can be on and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	" No. "Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	" No. " Yes, you have a balloon payment of \$due inyears on
Total monthly amount owed including escrow account payments	 You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of
Note: If you have any questions about the Settlement Charges and Loan Te	 o Property taxes o Flood insurance o Flood insurance o o o o

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is 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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.