

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 |
|---------------------|-------|
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| | |

| 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 |
|---------------------|----|-------|
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| | | |
| ¢ | 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.