

Settlement Statement (HUD-1)

Breaking down the form

8. Some things in this section can change from what was originally listed on the GFE, while others cannot. For further explanation on what can and cannot change, visit [Ask CFPB: Can the final mortgage costs be different from the Good Faith Estimate \(GFE\)?](#)
9. You should ensure that these details are the same as what is indicated in the promissory note.



Consumer Financial
Protection Bureau

[illegible]

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.