



A. Settlement Statement (HUD-1)

B. Type of Loan		
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. UnIns. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.	6. File Number FHA Case Number:	7. Loan Number 8. Mortgage Insurance Case Number
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.		
D. Name & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
G. Property Location:	H. Settlement Agent:	I. Settlement Date:
	Place of Settlement:	Disbursement Date:

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)		403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower		420. Gross Amount Due to Seller	
200. Amounts Paid by or in Behalf of Borrower		500. Reductions In Amount Due to Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214. Water and Sewer Bill		514. Water and Sewer Bill	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower		520. Total Reduction Amount Due Seller	
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)	
302. Less amounts paid by/for borrower (line 220)		602. Less reduction in amount due seller (line 520)	
303. Cash <input type="checkbox"/> from <input type="checkbox"/> to Borrower		603. Cash <input type="checkbox"/> to <input type="checkbox"/> from Seller	

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.

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 copy of the HUD-1 Settlement Statement. **WARNING:** It is a crime to knowingly make false statements to the 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. Substitutional 1099.

L. SETTLEMENT CHARGES					
700. Total Real Estate Broker Fees				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701. \$					
702. \$					
703. Commission paid at Settlement					
704.					
705					
800. Items Payable in Connection with Loan					
801. Our origination charge			(fromGFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen			(fromGFE #2)		
803. Your adjusted origination charges			(fromGFE A)		
804. Appraisal fee			(fromGFE #3)		
805. Credit report to			(fromGFE #3)		
806. Tax service to			(fromGFE #3)		
807. Flood certification to			(fromGFE #3)		
808.			(fromGFE #3)		
809.			(fromGFE #3)		
810.			(fromGFE #3)		
811.			(fromGFE #3)		
812.			(fromGFE #3)		
900. Items Required by Lender to Be Paid in Advance					
901. Daily interest charges from	to	@ \$	/day	(fromGFE #10)	
902. Mortgage insurance premium for	months to			(fromGFE #3)	
903. Homeowner's Insurance	for years to	P.O.C. -Borrower		(fromGFE #11)	
904.				(fromGFE #11)	
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account				(fromGFE #9)	
1002. Homeowner's insurance	months @ \$				
1003. Mortgage insurance	months @ \$				
1004. Property taxes	months @ \$				
1005.	months @ \$				
1006.	months @ \$				
1007. Aggregate Adjustment					
1100. Title Charges					
1101. Title services and lender's title insurance				(fromGFE #4)	
1102. Settlement or closing fee					
1103. Owner's title insurance				(fromGFE #5)	
1104. Lender's title insurance					
1105. Lender's title policy limit					
1106. Owner's title policy limit					
1107. Agent's portion of the total title insurance premium					
1108. Underwriter's portion of the total title insurance premium					
1109. Attorney fee					
1110. Overnight Mail & Wires Funds					
1200. Government Recording and Transfer Charges					
1201. Government recording charges				(fromGFE #7)	
1202. Deed \$	Mortgage \$	Releases \$			
1203. Transfer taxes				(fromGFE #8)	
1204. City/County tax/stamps	Deed \$	Mortgage \$			
1205. State tax/stamps/Realty Transfer Fee County Clerk				\$	
1206.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for				(fromGFE #6)	
1302. Survey to					
1303. Title Coordination Fee to					
1304. Management Fee to					
1305. Equator Fee to					
1306. Referral Fee to					
1307. Attorney fee to					
1308. Wire, Doc Prep. & Overnight Fee to					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					

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

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	Hud-1
Appraisal fee to	# 804		
Government recording charges	# 1201		
Credit report to	# 805		
Flood certification	# 807		
Mortgage insurance premium	# 902		
Total			
Increase between GFE and HUD-1 Charges			or

Charges That Can Change		Good Faith Estimate	Hud-1
Daily interest charges	# 901		
Homeowner's Insurance	# 903		
	# 904		
Initial deposit for your escrow account	# 1001		
Title services and lender's title insurance	# 1101		
Owner's title insurance	# 1103		
Survey to	# 1302		

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 <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input type="checkbox"/> No <input type="checkbox"/> 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?	<input type="checkbox"/> No <input type="checkbox"/> 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?	<input type="checkbox"/> No <input type="checkbox"/> 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?	<input type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> 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. <input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance

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

To the best of my knowledge the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction. Substitutional 1099.

_____ Settlement Agent

_____ Date