



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

First American Title Insurance Company Final Statement		B. Type of Loan	
		1-5. Loan Type: Conv. Ins.	
		6. File Number: 2557224	
		7. Loan Number: 1443204170	
		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 "(POC)" were paid outside this closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower: Kenneth Figueroa, Jr, Vanessa M Figueroa 1617 Oakton St, Park Ridge, IL 60068			
E. Name & Address of Seller: Ella Prejzner			
F. Name & Address of Lender: JP Morgan Chase Bank, NA 3050 Highland Pkwy Downers Grove, IL 60515			
G. Property Location: 1617 Oakton St, Park Ridge, IL 60068			
H. Settlement Agent: First American Title Insurance Company Address: 1300 Higgins Road, Suite 101, Park Ridge, IL 60068 (847)653-1370		I. Settlement Date: 08/11/2014 Print Date: 08/08/2014, 4:18 PM Disbursement Date: 08/11/2014 Signing Date: 08/11/2014	
Place of Settlement Address: 1300 Higgins Road, Suite 101, Park Ridge, IL 60068			

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract Sales Price	315,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	8,420.38
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
120. Gross Amount Due from Borrower	323,420.38
200. Amounts Paid by or on Behalf of Borrower	
201. Deposit or earnest money	2,500.00
202. Principal amount of new loan(s)	299,250.00
203. Existing loan(s) taken subject	
204. **Credit Buyer Closing Cost Rebate from JP Morgan Chase Bank, NA	465.00
205. **Credit Buyer Closing Service Letter from JP Morgan Chase Bank, NA	25.00
206. **Credit Buyer Application Fee from JP Morgan Chase Bank, NA	455.00
207. **Credit Buyer Owner's Policy	1,693.00
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 01/01/14 to 08/11/14	4,600.61
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	308,988.61
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	323,420.38
302. Less amounts paid by/for borrower (line 220)	308,988.61
303. Cash (X From) (To) Borrower	14,431.77

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	315,000.00
402. Personal property	
403. Total Deposits	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
420. Gross Amount Due to Seller	315,000.00
500. Reductions In Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	14,762.50
503. Existing loan(s) taken subject	
504. *Payoff of first mortgage loan to CitiMortgage, Inc.	123,315.16
505. Payoff of second mortgage loan	
506. Earnest Money Held By: @properties	2,500.00
507. **Credit Buyer Owner's Policy	1,693.00
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes 01/01/14 to 08/11/14	4,600.61
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	146,871.27
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	315,000.00
602. Less reductions in amounts due seller (line 520)	146,871.27
603. Cash (X To) (From) Seller	168,128.73

Previous editions are obsolete.

* See Supplemental Page for details.

** Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

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.

L. Settlement Charges				
700. Total Real Estate Broker Fees \$15,750.00				
Division of commission (line 700) as follows:			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
701.	\$15,750.00 to @properties			
702.				
703.	Commission paid at settlement			13,250.00
704.	(Note: \$2500.00 POC Held By @properties)			
705.				
706.				
800. Items Payable in Connection with Loan				
801.	Our origination charge	\$1,137.00 (from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	-\$748.13 (from GFE #2)		
803.	Your adjusted origination charges to JP Morgan Chase Bank, NA	(from GFE A)	388.87	
804.	Appraisal fee to Solutionstar Settlement Services	(from GFE #3)	455.00	
805.	Credit report to Kroll Factual Data	(from GFE #3)	10.00	
806.	Tax service	(from GFE #3)		
807.	Flood certification to CoreLogic Flood Services	(from GFE #3)	11.00	
808.		(from GFE #3)		
809.		(from GFE #3)		
810.		(from GFE #3)		
811.		(from GFE #3)		
900. Items Required by Lender to Be Paid in Advance				
901.	Daily interest charges from 08/11/14 to 09/01/14 @\$34.840000/day to JP Morgan Chase Bank, NA	(from GFE #10)	731.64	
902.		(from GFE #3)		
903.	Homeowner's insurance for 1 year(s) to USAA Casualty Insurance Company	(from GFE #11) POC-B \$843.93		
904.				
905.				
906.				
1000. Reserves Deposited with Lender				
1001.	Initial deposit for your escrow account	(from GFE #9)	1,995.87	
1002.	Homeowner's insurance 3 mo(s) @\$70.33/mo	\$210.99		
1003.	Mortgage insurance 0 mo(s) @\$137.16/mo			
1004.	Property taxes 4 mo(s) @\$594.96/mo	\$2,379.84		
1005.				
1006.				
1007.	Aggregate Adjustment	-\$594.96		
1100. Title Charges				
1101.	Title services and lender's title insurance	(from GFE #4)	2,153.00	
1102.	Settlement or closing fee	\$1,060.00		
	to First American Title Insurance Company			
1103.	Owner's title insurance - First American Title Insurance Company	(from GFE #5)	1,693.00	
1104.	Lender's title insurance - First American Title Insurance Company	\$655.00		
1105.	Lender's title policy limit \$ 299,250.00			
1106.	Owner's title policy limit \$ 315,000.00			
1107.	Agent's portion of the total title insurance premium \$ 1,525.00			
	to Joseph J. Putnick			
1108.	Underwriter's portion of total title insurance premium \$ 823.00			
	to First American Title Insurance Company			
1109.	Attorney Fee to Joseph J. Putnick			400.00
1110.	Closing Protection Coverage-Seller to First American Title Insurance Company			50.00
1111.	Commitment Update Search to First American Title Insurance Company			100.00
1112.	Service/Handling Wire Transfer Fee to First American Title Insurance Company			40.00
1200. Government Recording and Transfer Charges				
1201.	Government recording charges	(from GFE #7)	132.00	
1202.	Recording fees: Deed \$54.00 Mortgage \$78.00 Release \$50.00			50.00
1203.	Transfer taxes	(from GFE #8)		
1204.	City/county tax/stamps: Deed \$157.50 Mortgage \$0.00			157.50
1205.	State tax/stamps: Deed \$315.00 Mortgage \$0.00			315.00
1206.				
1207.				
1208.				
1209.				
1210.				
1300. Additional Settlement Charges				
1301.	Required services that you can shop for	(from GFE #6)		
1302.	Survey to Donald R. Smith			400.00
1303.	Buyers Attorney Fee to John Voutiritsas		850.00	
1304.				
1305.				
1306.				
1307.				
1308.				
1309.				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			8,420.38	14,762.50

* See Supplemental Page for details. ** Paid on Behalf of Borrower. POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

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

Good Faith Estimate	HUD-1
1,137.00	1,137.00
1,870.31	-748.13
3,007.31	388.87
0.00	0.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal fee	# 804
Credit report	# 805
Flood certification	# 807
	#
	#
	#
	#

Good Faith Estimate	HUD-1
115.00	132.00
455.00	455.00
10.00	10.00
11.00	11.00

Total
Increase between GFE and HUD-1 Charges

591.00	608.00
\$17.00	or 2.8765%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 @\$34.840000/day
Homeowner's insurance	# 903
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
	#

Good Faith Estimate	HUD-1
700.00	1,995.87
731.64	731.64
1,200.00	843.93
2,240.00	2,153.00
1,355.00	1,693.00

Loan Terms

Your initial loan amount is	\$ 299,250.00										
Your loan term is	30 years										
Your initial interest rate is	4.2500 %										
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,609.30 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage Insurance										
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of 0.0000%. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by 0.00000%. Over the life of the loan, your interest rate is guaranteed to never be lower than 0.0000% or higher than 0.0000%.										
Even if you make payments on time, can your loan balance rise?	<input checked="" 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 checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$ 0.00. The maximum it can ever rise to is \$ 0.00.										
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ 0.00.										
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ 0.00 due in 0 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 checked="" type="checkbox"/> You have an additional monthly escrow payment of \$ 802.45 that results in a total initial monthly amount owed of \$ 2,274.59. This includes principal, interest, any mortgage insurance and any items checked below: <table style="width: 100%; border: none;"> <tr> <td><input checked="" type="checkbox"/> Property taxes</td> <td><input checked="" type="checkbox"/> Homeowner's insurance</td> </tr> <tr> <td><input type="checkbox"/> Flood insurance</td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	<input checked="" type="checkbox"/> Property taxes	<input checked="" type="checkbox"/> Homeowner's insurance	<input type="checkbox"/> Flood insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Property taxes	<input checked="" type="checkbox"/> Homeowner's insurance										
<input type="checkbox"/> Flood insurance	<input type="checkbox"/>										
<input type="checkbox"/>	<input type="checkbox"/>										
<input type="checkbox"/>	<input type="checkbox"/>										
<input type="checkbox"/>	<input type="checkbox"/>										

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

Supplemental Page HUD-1 Settlement Statement	File No. 2557224
First American Title Insurance Company Final Statement	Loan No. 1443204170
	Settlement Date: 08/11/2014
Borrower Name & Address: Kenneth Figueroa, Jr, Vanessa M Figueroa 1617 Oakton St, Park Ridge, IL 60068	
Seller Name & Address: Ella Prejzner	

Section K. Summary of Seller's Transaction continued		
400. Gross Amount Due To Seller	Seller Charges	Seller Credits
500. Reductions In Amount Due to Seller		
504. Supplemental Summary \$123,315.16		
a. Payoff Loan 1 Charges		
Principal Balance to CitiMortgage, Inc.	123,045.42	
Interest on Payoff Loan 08/01/14 to 08/14/14 @\$13.910000/day	194.74	
Recording Fee	50.00	
Statement/Forwarding Fee	25.00	

The following Section is restated from the Settlement Statement Page 1			
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	323,420.38	601. Gross amount due to seller (line 420)	315,000.00
302. Less amounts paid by/for borrower (line 220)	308,988.61	602. Less reductions in amounts due seller (line 520)	146,871.27
303. Cash (X From) (To) Borrower	14,431.77	603. Cash (X To) (From) Seller	168,128.73

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 distributions 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.

BUYER(S):

SELLER(S):

Kenneth Figueroa Jr

Ella Prejzner

Vanessa M Figueroa

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

First American Title Insurance Company

By Settlement Agent:

_____ Date: _____

Itemization of Title Charges and Government Recording and Transfer Charges		File No. 2557224
First American Title Insurance Company Final Statement		Loan No. 1443204170
		Settlement Date. 08/11/2014
Property: 1617 Oakton St, Park Ridge, IL 60068		Print Date. 08/08/2014, 4:18 PM
Name & Address of Borrower: Kenneth Figueroa, Jr, Vanessa M Figueroa 1617 Oakton St, Park Ridge, IL 60068		Name & Address of Seller: Ella Prejzner
Name & Address of Lender: JP Morgan Chase Bank, NA 3050 Highland Pkwy Downers Grove, IL 60515		

1100. Summary of Title Charges	Borrower Charges	Seller Charges
1101. Title Services and Lenders Title Insurance	2,153.00	
Title Services Fees	\$438.00	
a. Chain of Title	\$170.00	
b. Closing Protection Coverage-Buyer	\$25.00	
c. Closing Protection Coverage-Lender	\$25.00	
d. Electronic Delivery Fee	\$40.00	
e. Overnight Delivery Service Fee	\$25.00	
f. PLDP Compliance Processing Charge	\$50.00	
g. Policy Update Search	\$100.00	
h. State of IL Loan Policy Fee	\$3.00	
1102. Settlement or Closing Fees to First American Title Insurance Company	\$1,060.00	
a. Escrow Fee	\$1,060.00	
1103. Owner's title insurance - First American Title Insurance Company	1,693.00	
a. Owner's Policy	\$1,693.00	
1104. Lender's title insurance - First American Title Insurance Company	\$655.00	
a. [ALTA 8.1-06] Environmental Protection Lien	\$170.00	
b. Loan Policy	\$485.00	
1105. Lender's title policy limit	\$ 299,250.00	
1106. Owner's title policy limit	\$ 315,000.00	
1107. Agent's portion of the total title insurance premium	\$ 1,525.00	
to Joseph J. Putnick		
1108. Underwriter's portion of total title insurance premium	\$ 823.00	
to First American Title Insurance Company		
1109. Attorney Fee to Joseph J. Putnick		400.00
1110. Closing Protection Coverage-Seller to First American Title Insurance Company		50.00
1111. Commitment Update Search to First American Title Insurance Company		100.00
1112. Service/Handling Wire Transfer Fee to First American Title Insurance Company		40.00

1200. Government Recording and Transfer Charges	Borrower Charges	Seller Charges
1201. Government Recording Charges	132.00	
1202. Recording Fees Deed \$54.00 Mortgage \$78.00 Release \$50.00		50.00
1203. Transfer taxes		
1204. City/county tax/stamps: Deed \$157.50 Mortgage \$0.00		157.50
1205. State tax/stamps: Deed \$315.00 Mortgage \$0.00		315.00