OMB Approval No. 2502-0265



A. Settlement Statement (HUD-1)

B. Type of Loan								
1. FHA 2. RHS 3. Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Num	nber:				
4. VA 5. Conv. Ins.								
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:	II Cottlement Agent		I. Settlement Date:					
G. Property Location.	H. Settlement Agent:		i. Settlement Date.					
	Place of Settlement:							
J. Summary of Borrower's Transaction		K. Summary of Seller	s Transaction					
100. Gross Amount Due from Borrower		400. Gross Amount Du	ie to Seller					
101. Contract sales price		401. Contract sales price						
,		402. Personal property						
103. Settlement charges to borrower (line 1400)		403.						
104.		404.						
105.		405.						
		406. City/town taxes	Adjustment for items paid by seller in advance 406. Citv/town taxes to					
107. County taxes to		407. County taxes to						
108. Assessments to		407. County taxes to 408. Assessments to						
109.		409.	to					
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 charge		s to seller (line 1400)					
203. Existing loan(s) taken subject to	503. Existing loan(s) to							
204.		504. Payoff of first mort						
205.		505. Payoff of second mortgage loan						
206.		506.						
207.		507.						
208. 209.		508. 509.						
Adjustments for items unpaid by seller		Adjustments for items	unnaid by collor					
210. City/town taxes to		510. City/town taxes	to					
211. County taxes to		510. City/town taxes to						
212. Assessments to		512. Assessments to						
213.		513.	-					
214.		514.						
215.		515.						
216.	516.							
217.	517.							
218.		518.						
219.		519.						
220. Total Paid by/for Borrower		520. Total Reduction A						
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 reductions in amount due seller (line 520) (
303. Cash From To Borrower	603. Cash To	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.

700 Total Book Fatata Bush	r Foos			5	
700. Total Real Estate Broker Division of commission (lii				Paid From Borrower's	Paid From Seller's
701. \$ to	no rooj as ioliows.			Funds at	Funds at
702. \$ to				Settlement	Settlemen
703. Commission paid at settle	ement				
704.					
800. Items Payable in Conne	ction with Loan				
801. Our origination charge			(from GFE #1)		
802. Your credit or charge (poin		est rate chosen	(from GFE #2)		
803. Your adjusted origination of	charges		(from GFE A)	\$ 0.00	
804. Appraisal fee to			(from GFE #3)		
805. Credit report to			(from GFE #3)		
806. Tax service to			(from GFE #3)		
807. Flood certification 808.			(from GFE #3)		
809.			(from GFE #3) (from GFE #3)		
810.			(from GFE #3)		
			(
900. Items Required by Lend	er to Be Paid in Advar	nce			
901. Daily interest charges from		@\$ /day	(from GFE #10)		
902. Mortgage insurance premi			(from GFE #3)		
903. Homeowner's insurance	for years to		(from GFE #11)		
904. Flood Insurance	for months to				
905.	for months to				
906.	for months to				
000. Reserves Deposited with					
001. Initial deposit for your escre	ow account		(from GFE #9)		
002. Homeowner's insurance	months @ \$	per month			
003. Mortgage insurance	months @ \$	per month			
004. Property taxes	months @ \$	per month			
005. School taxes	months @ \$	per month			
006. Flood insurance	months @ \$	per month			
400 Title Ob					
100. Title Charges	title income				
101. Title services and lender's	uue insurance		(from GFE #4)		
102. Settlement or closing fee 103. Owner's title insurance			(5 OFF 1/F)		
1103. Owner's title insurance			(from GFE #5)		
1105. Lender's title policy limit	\$				
1106. Owner's title policy limit	\$				
1107. Agent's portion of the total					
1108. Underwriter's portion of the					
I109. Document Preparation Fee					
I110. Notary Fee					
I111. Attorney Fees					
l112.					
l113.					
1114.					
1115.					
1116.					
1117.					
118. 119.					
200. Government Recording					
201. Government recording cha		Pologos C	(from GFE #7)		
	Mortgage \$	Release \$	/f OFF #41		
203. Transfer taxes	Deed ¢	Mortgage ¢	(from GFE #8)		
204. City/County tax/stamps 205. State tax/stamps	Deed \$	Mortgage \$ Mortgage \$			
206. State tax/stamps 206.	Deed \$ Deed \$	Mortgage \$ Mortgage \$			
207.	Deed \$	Mortgage \$			
208.	Deed \$	Mortgage \$			
	· ·	mongago ψ			
300. Additional Settlement C 301. Required services that you			/f OFF #0	I	
1301. Required services that you	call shop lot		(from GFE #6)		
302. Pest inspection fee					
304.					
305.					
306.					
307.					
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311.					
312.					
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1314.					
1315.					
040					
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316.					
316.					

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 adjusted origination charges	# 802			
Your adjusted origination charges Transfer taxes	# 803 #1203			
	#1203			
Charges That in Total Cannot Increase More Than 10%	"14004	Good Faith Estimate	HUD-1	
Government recording charges	#1201			
	#			
	#			
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	#			
	Total			
Increase between	GFE and HUD-1 Charges	\$ o	r %	
		Good Faith Estimate	HUD-1	
Charges That Can Change Initial deposit for your escrow account	#1001	Soou raitii Estimate	ו-עטה	
Daily interest charges	# 901 \$ /day			
Homeowner's insurance	# 903			
	#			
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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	\$ includes			
and any mortgage insurance is	<u>·</u>			
and any mortgage mourance is	✓ Principal			
	Interest			
	Mortgage Insurance			
Can your interest rate rise?	✓ No. Yes, it can rise	to a maximum of	%. The first change will	
Can your interest rate rise:		change again every	after	
		ge date, your interest rate o		
		of the loan, your interest rate		
	never be lower than	% or higher than	%.	
Evan if you make no manufa and it was a second				
Even if you make payments on time, can your loan balance rise?		to a maximum of \$		
Even if you make payments on time, can your monthly		crease can be on	and the monthly	
amount owed for principal, interest, and mortgage insurance rise?	amount owed can rise to \$			
	The maximum it can ever rise	e to is \$		
Does your loan have a prepayment penalty?	✓ No. Yes, your maxii	mum prepayment penalty is	s \$	
Does your loan have a balloon payment?		a balloon payment of \$	due in	
	years on			
Total monthly amount owed including escrow account payments	✓ You do not have a month			
	taxes and homeowner's insu			
	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:			
	Property taxes Homeowner's Insurance			
	Flood insurance			
	School Taxes			

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