

A. Settlement Statemen t (HUD-1) FINAL

B. Type of Loan						
1. FHA	2. RHS	3. X ConvUnins	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:	
4. VA	5. Conv Ins.					
	0 3			Amounts paid to and by the stional purposes and are not in	ettlement agent are shown. Items marked cluded in the totals.	
D. Name & Address of Borrower:		E. Name & Address of Seller:		F. Name & Address of Lender: PROVIDENT HOME LOANS 851 TRAEGER AVENUE SUITE 100 SAN BRUNO, CA 94066	PROVIDENT HOME LOANS 851 TRAEGER AVENUE SUITE 100	
			H. Settlement Agent: NATIONAL CLOSING SOLUTIONS, INC. 12808 W. AIRPORT BLVD., STE 330 SUGAR LAND, TX 77478 Place of Settlement:		I. Settlement Date: August 15 2012 2. DisbursemenDate: August 20 2012	
J. Summary of Borro	war's Transactions			K. Summary of Seller's Tra	neactions	
<u> </u>				,		
100. Gross Amount Due from Borrower				400. Gross Amount Due	to Seller	
101. Contract sales price			401. Contract sales price			

J. Summary of Borrower's Transactions		K. Summary of Seller's Transactions		
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)	8,177.81	403.		
104. Payoff of First mortgage loan CHASE	353,671.60	404.		
105.		405.		
Adjustment for items paid by seller in advance		Adjustments for items paid by seller in advance		
106. City/town taxes		406. City/town taxes		
107. County taxes		407. County taxes		
108. Assessments		408. Assessments		
109.		409.		
110.		410.		
111.		411.		
112.		412.		
120. Gross Amount Due from Borrower	361,849.41	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)	355,000.00	502. Settlement charges to seller (line 1400)		
203. Existing loan(s) taken subject to	333,000.00	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		510. City/town taxes		
211. County taxes		511. County taxes		
212. Assessments		512. Assessments		
213.		513.		
214.		514.		
215.		515.		
216.		516.		
217. 218.		517. 518.	+	
219.		518.	+	
	355,000.00			
220. Total Paid by/for Borrower	333,000.00	520. Total Reduction Amount Due Seller		
300. Cash at Settlement from/to Borrower	201.040.44	600. Cash at Settlement to/f rom Seller		
301. Gross amount due from borrower (line 120)	361,849.41	601. Gross amount due to seller (line 420)		
302. Less amounts paid by/for borrower (line 220)	(355,000.00)	602. Less reductions in amount due seller (line 520)	0	
303. Cash FROM Borrower	6,849.41	603. Cash TO Seller		

The Public Reporting Burden for this collection of information is estimated at 35 minutes per respons e 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.

Division of commissions (line 700) as follows:		Paid From	Paid From	
. Items Payable in Connection with Loan Our origination charge (Includes Origination Point(s) \$0.00) \$1199.00 (from GFE Your credit or charge (points) for the specific interest rate chose n \$4881.25 (from GFE Your adjusted origination charges (Infom GFE Your adjusted origination charges (Infom GFE (Iron GFE Credit report) (from GFE (Iron GFE Credit report) (from GFE (Iron GFE F)) Appaisal for lendervend Ilc (from GFE F) Items Required by Lender to Be Paid in Advance Report to Be Paid In Adva	Division of commissions (line 700) as follows:			
Commission paid at settlement		Borrower's Funds at Settlement	Seller's Funds a Settlement	
Items Payable in Comection with Loan				
Terms Payable in Connection with Loan				
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Credit report (from GFE Tax service		460.00		
Flood certification (from GFE Items Required by Lender to Be Paid in Advance Daily Interest Charges 08/20/12-09/01/12 @ 34.5100 p/d (from GFE #10) Mortgag e insurance premium (from GFE #11) Mortgag e insurance (from GFE #11) D. Reserves Deposited with Lender I. Initial deposit for your escrow account (from GFE #11) D. Reserves Deposited with Section (from GFE #11) D. Reserves Deposited with Lender I. Initial deposit for your escrow account (from GFE #11) D. Reserves Deposited with Section (from GFE #11) D. Reserves Deposited with Lender I. Initial deposit for your escrow account (from GFE #11) D. Tendery traves 10 Mfths @ 930,0000 per mo. \$976.65 D. Aggregate Adjustment from PROVIDENT HOME LOANS \$-1367.31 D. Title Charges I. Title services and lender's title insurance (from GFE *100.000 more of title insurance of Lender's interest of Lender's Inter	#3)			
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3. 4.	#6)			
4.				
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5.			<u> </u>	

Escrow Number: 17-371979

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	Good Faith Estimate	HUD-1	
Charge s That Canno t Increase	HUD – Line Number		
Our origination charge	#801	1,199.00	1,199.00
Your credit or charge (points) for the specific interest rate chose n	#802	-4,881.25	-4,881.25
Your adjusted origination charges	#803	-3,682.25	-3,682.25
Transfer taxes	#1203		

Charge s That in Total Canno t Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	135.00	115.00
Title services and lender's title insurance	#1101	2,065.00	1,961.60
Owner's title insurance	#1103		
Appraisal fee	#804	460.00	460.00
	#		
	#		
	#		
	#		
	Total	2660.00	2536.60
In	crease between GFE and HUD-1 Charges	\$-123.40 or	r -4.6391%

Charge s That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001	5,770.00	8,909.34
Daily interest charges \$34.5100/day	#901	724.71	414.12
Homeowner's insurance	#903		
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	\$355,000.00
Your loan term is	30 years
Your initial interest rate is	3.500%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$1,594.11 includes X Principal X Interest Mortgage Insurance
Can your interest rate rise?	X 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?	X 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?	X 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?	X No. Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	X No. Yes, you have a balloon payment of \$ due in years 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. X You have an additional monthly escrow payment of \$1,125.33 that results in a total initial monthly amount owed of \$2,719.44. This includes principal, interest, any mortgage insurance and any items checked below.
	X Property taxes X Homeowner's Insurance Flood Insurance

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

Escrow Number: 17-371979

SETTLEMENT AGENT

By:_

HUD CERTIFICATION OF BUYER AND SELLER

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.

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

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

DATE

Escrow Number: 17-371979

$Additional\ sellers/buyers/lender\ overflow$

		Buyer Charges	Seller Charges
1100. TITLE CHARGES			
Texas Guarantee Fee to NATIONAL CLOSING SOLUTIONS, INC.	\$2.00		
Tax Certificate	\$43.35		
Total of Items in TITLE CHARGES: (line 1109)		0.00	0.00
Initials:			