

## A. Settlement Statement (HUD-1)

B. Type of Loan							
1. FHA 2. RHS 3. Conv. Unins	s. 6. File Numb	per:	7. Loan Number:	8. Mortgage Insu	rance Case Number:		
4. VA 5. Conv. Ins.							
C. Note: This form is furnished to give you a statement of actual s	ettlement costs.	Amounts paid	l and by the settlement age	↓ nt are shown. Items	s marked		
"(p.o.c.)" were paid outside the closing; they are shown h							
D. Name & Address of Borrower:	F Name & A	ddress of Selle	ur.	F. Name & Address of Lender:			
b. Name & Address of Bottower.	L. Hamo an	E. Hame a radiode of collect.					
G. Property Location:	H. Settlemer	nt Agent:		I. Settlement Date:			
C. r. ropolity accession		The State House Agents					
	Diago of Sot	Place of Settlement:					
	Flace of Set	dement.					
J. Summary of Borrower's Transaction		K. Sumn	nary of Seller's Transac	ction			
100. Gross Amount Due from Borrower		400. Gros	s Amount Due to Seller				
101. Contract sales price		401. Conti	ract sales price				
102. Personal property		402. Personal property					
103. Settlement charges to borrower (line 1400)		403.					
104.		404.					
105.		405.					
Adjustment for items paid by seller in advance		Adjustme					
106. City/town taxes to		406. City/town taxes to					
107. County taxes to		407. Coun		to			
108. Assessments to		408. Asse	ssments	to			
109. 110.	409.						
111.		410.					
112.		412.					
120. Gross Amount Due from Borrower		420. Gros	420. Gross Amount Due to Seller				
200. Amount Paid by or in Behalf of Borrower		500. Redu					
201. Deposit or earnest money		501. Exce					
202. Principal amount of new loan(s)		502. Settle	ement charges to seller (line	1400)			
203. Existing loan(s) taken subject to		503. Exist					
204.		504. Payoff of first mortgage loan					
205. 206.		505. Payoff of second mortgage loan					
200.		506.					
208.		507. 508.					
209.		509.					
Adjustments for items unpaid by seller			nts for items unpaid by se	ller			
210. City/town taxes to		510. City/t	own taxes	to			
211. County taxes to		511. Coun	ty taxes	to			
212. Assessments to		512. Asse	ssments	to			
213.		513.					
214.		514.					
215. 216.		515.					
217.		516.					
217.	517. 518.						
219.		519.					
220. Total Paid by/for Borrower			Reduction Amount Due So	eller			
300. Cash at Settlement from/to Borrower			at Settlement to/from Sell				

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.

603. Cash

601. Gross amount due to seller (line 420)

602. Less reductions in amounts due seller (line 520)

From Seller

301. Gross amount due from borrower (line 120)

302. Less amounts paid by/for borrower (line 220)

From

To Borrower

303. Cash

L. Settlement Charges						
700. Total Real Estate Broker Fees					Doid From	Doid From
Division of commission (line 700) as follows :					Paid From Borrower's	Paid From Seller's
701. \$ to					Funds at Settlement	Funds at Settlement
702. \$ to						
703. Commission paid at settlement						
704.						
800. Items Payable in Connection with Lo	oan					
801. Our origination charge			\$	(from GFE #1)		
802. Your credit or charge (points) for the sp	ecific interest rate chose	en	\$	(from GFE #2)		
803. Your adjusted origination charges				(from GFE #A)		
804. Appraisal fee to				(from GFE #3)		
805. Credit report to				(from GFE #3)		
806. Tax service to 807. Flood certification to				(from GFE #3)		
808.				(from GFE #3)		
809.						
810.						
811.						
	Lin Advance					
900. Items Required by Lender to be Paid		/day.		/F OFF !! 45		
901. Daily interest charges from	to @\$	/day		(from GFE #10)		
902. Mortgage insurance premium for 903. Homeowner's insurance for	months to years to			(from GFE #3)		
904.	, 500 50			(IIOIII GFE #11)		
1000. Reserves Deposited with Lender						
1001. Initial deposit for your escrow account			•	(from GFE #9)		
1002. Homeowner's insurance 1003. Mortgage insurance	months @ \$ months @ \$	per month	\$ \$			
1004. Property Taxes	months @ \$	per month per month	\$			
1005.	months @ \$	per month	\$			
1006.	months @ \$	per month	\$			
1007. Aggregate Adjustment		<u> </u>	-\$			
1100. Title Charges						
1101. Title services and lender's title insuran	nce			(from GFE #4)		
1102. Settlement or closing fee			\$	(		
1103. Owner's title insurance			<u> </u>	(from GFE #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 insurar			\$			
1108. Underwriter's portion of the total title i	nsurance premium to		\$			
1109.						
1110.						
1111.						1
1200. Government Recording and Transfe	er Charges					I
1201. Government recording charges				(from GFE #7)		
1202. Deed \$ Mortga	age \$	Release \$				
1203. Transfer taxes  1204. City/County tax/stamps  Deed	18 10-	tgage \$		(from GFE #8)		
1205. State tax/stamps Deed		tgage \$				
1206.	IVIOI	1949¢ ¥				
1300. Additional Settlement Charges	for			(from GFE #6)		
1301. Required services that you can shop f	OI .	\$		(110111 01 12 #0)		
1303.		\$				
1304.						
1305.						
1400. Total Settlement Charges (en	iter on lines 103 Sc	ection J and 502 Section	K)			
	ner on lines 105, Se	304011-0-4110-502, Section	π)			

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 taxes	# 1203					
			I			
Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1			
Government recording charges	# 1201					
	#					
	#					
	#					
	#					
	#					
	#					
	#					
	Total					
Incre	crease between GFE and HUD-1 Charges \$					
Charges That Can Change		Good Faith Estimate	HUD-1			
Initial deposit for your escrow account	# 1001					
Daily interest charges \$ /day	# 901					
Homeowner's insurance	# 903					
	#					
	#					
	#					
Loan Terms						
Your initial loan amount is	\$					
Your loan term is	years					
Your initial interest rate is	years %					
	70					
Your initial monthly amount owed for principal, interest, and any	\$ includes					
mortgage insurance is	Principal					
	Interest					
	Mortgage Insurance					
Can your interset rate rise?						
Can your interest rate rise?	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 <b>lower</b> than % or <b>higher</b> than %.					
Even if you make payments on time, can your loan balance rise?	No Yes, it can rise to a maximum of \$					
Even if you make payments on time, can your monthly	No Yes, the first increase can be on and the monthly amount					
amount owed for principal, interest, and mortgage insurance rise?	owed can rise to \$ . The maximum it can ever rise to is \$ .					
Does your loan have a prepayment penalty?	No Yes, your maximum prepayment penalty is \$					
Does your loan have a balloon payment?	No. Vee you have a hallow a reserve of 60					
Does your roan have a balloon payment:	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 mus		self.			
	You have an additional monthly escrow payment of \$  that results in a total initial monthly amount owed of \$  This includes					
	that results in a total initial monthly amount owed of \$ . This includes principal, interest, any mortagage insurance and any items checked below:					
	Property taxes Homeowner's insurance					
	Flood insurance					
	1	<del></del>				

Comparison of Good Faith Estimate (GFE) and HUD-1 Charrges

Good Faith Estimate

HUD-1

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