

220. Total Paid by/for Borrower

303. Cash

300. Cash at Settlement from/to Borrower

301. Gross amount due from borrower (line 120)

From

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

To Borrower

A. Settlement Statement (HUD-1)

B. Type of Loan				
1. FHA 2. RHS 3. Conv. Unins. 4. VA 5. Conv. Ins.	.6. File Number:	7, Loan Number:	8. Mortgage insur	ance Case Number.
C. Note: This form is furnished to give you a statement of actual set "(p.o.c.)" were paid outside the closing; they are shown her	- 25 (=3m th 3)	- 20 類 類 50 A550(=35) 03	5 m (50 m) (10 m)	marked
D. Name & Address of Borrower:	E. Name & Address of Sell	er:	F. Name & Address of Lender:	
G. Property Location:	H. Settlement Agent:		I. Settlement Date:	
	Place of Settlement:			
J. Summary of Borrower's Transaction	K. Sum	mary of Seller's Trans	action	
100. Gross Amount Due from Borrower	400. Gro	ss Amount Due to Seller		
101. Contract sales price	401, Con	tract sales price	1	
102. Personal property	402. Pers	402. Personal property		
103. Settlement charges to borrower (line 1400)	403.	403.		
104.	404.			
105.	405.			
Adjustment for items paid by seller in advance	Adjustm	ent for items paid by selle	er in advance	
106. City/town taxes to	406. City.	town taxes	to	
107. County taxes to	407. Cou	nty taxes	to	
108. Assessments to	408, Asse	essments	to	
109.	409.			
110.	410.			
111.	411.			
112.	412.		1	
120. Gross Amount Due from Borrower		ss Amount Due to Seller	1	
200. Amount Paid by or in Behalf of Borrower	-	uctions In Amount Due to	V5-130-V6/A	
201. Deposit or earnest money	2000	ess deposit (see instruction	17.5077	
202. Principal amount of new loan(s)	200000000000000000000000000000000000000	lement charges to seller (lin	CONTRACTOR OF THE PARTY OF THE	
203. Existing loan(s) taken subject to	503. Existing loan(s) taken subject)	
204.	-	off of first mortgage loan		
206.		off of second mortgage loar	1	
207.	506. 507.			
207.	507.			
209.				
Adjustments for items unpaid by seller	509.	anta far itama unnaid bu	neller	
210. City/town taxes to	-	ents for items unpaid by stown taxes	1000	
	510. City.		to	
211. County taxes to 212. Assessments to	512 Asse	Tel-Control Control	to	
213.	513.		to	
214.	514.			
215.	515.			
216.	516.			
217:	517.		1	
218.	518.			

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.

520. Total Reduction Amount Due Seller

601. Gross amount due to seller (line 420)

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

603. Cash To From Seller

600. Cash at Settlement to/from Seller

L. Settlement Charges					
700. Total Real Estate Broker Fees				5.115	5.115
Division of commission (line 700) as foll	lows :			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 Loa	an.				
801. Our origination charge	all		\$ (from GFE #1)		ľ
802. Your credit or charge (points) for the spe	ecific interest rate chosen		\$ (from GFE #2)		
803. Your adjusted origination charges			(from GFE #A)		
804. Appraisal fee to			(from GFE #3)		
805. Credit report to 806. Tax service to			(from GFE #3)		
807. Flood certification to			(from GFE #3) (from GFE #3)		
808.			Value and make		
809.					
810.					
811.					
900. Items Required by Lender to be Paid	in Advance				
901. Daily interest charges from	to @ \$	/day	(from GFE #10)		
902. Mortgage insurance premium for	months to		(from GFE #3)		
903. Homeowner's insurance for 904.	years to		(from GFE #11)		
1000. Reserves Deposited with Lender			70 CHESTON		
1001. Initial deposit for your escrow account 1002. Homeowner's insurance	months #1 \$	nor month	(from GFE #9)		
1003. Mortgage insurance	months @ \$ months @ \$	per month per month	\$		
1004. Property Taxes	months @ \$	per month	\$		
1005.	months @ \$	per month	\$		
1006.	months @ \$	per month	\$		
1007. Aggregate Adjustment			-\$		
1100. Title Charges					
1101. Title services and lender's title insurance	ce		(from GFE #4)		
1102. Settlement or dosing fee			\$		
1103. Owner's title insurance			(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 insuran	ce premium to		\$		
1108. Underwriter's portion of the total title in	surance premium to		\$		
1109.					
1110.					
					1
1200. Government Recording and Transfe	r Charges		/L OFF 171		
1201. Government recording charges 1202. Deed \$ Mortgag	ne \$	Release \$	(from GFE #7)		
1203. Transfer taxes	900	Treibuse o	(from GFE #8)		
1204. City/County tax/stamps Deed	\$ Mortg	age \$	· · · · · · · · · · · · · · · · · · ·		
1205. State tax/stamps Deed	\$ Mortg	age \$			
1206.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for	or		(from GFE #6)		
1302.		\$			
1303.		\$			
1304. 1305.					
		San Land Food	K)		<u> </u>
1400. Total Settlement Charges (ent	ter on lines 103, Sec	ci on 3 and 502, Section			

Comparison of Good Faith Estimate (GFE) and HUD-1 Charrges	S	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 taxes	# 1203			
Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1	
Government recording charges	" 1001			
	# 1201			
	#			
	#			
	#			
	#			
	#			
	#			
	Total			
Incr	ease between GFE and HUD-1 Charges	\$ or	%	
Charges That Can Change		Good Faith Estimate	HUD-1	
Initial deposit for your escrow account	# 1001			
Daily interest charges \$ /day	# 1001 # 901			
Homeowner's insurance	# 903			
	#			
	#			
	#			
Loan Terms				
Your initial loan amount is	\$			
Your loan term is	years			
Your initial interest rate is	%			
	100 Miles 100 Mi			
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	s includes Principal Interest Mortgage Insurance			
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 lower than % or higher 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 amount owed for principal, interest, and mortgage insurance rise?	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?	No Yes, your maximum prepayment penalty is \$			
Does your loan have a balloon payment?	No Yes, you have a balloor	payment of \$ due	in years	
Total monthly amount owed including escrow account payments	homeowner's insurance. You mu You have an additional monthly that results in a total initial month		f. , This includes d below:	

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