A. Settlement Statement (HUD-1) U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT - OMB No. 2502-0265						
B. Type of Loan						
1 FHA 2 RHS 3 Conv Unins 4 VA 5 Conv Ins	6. File Number:	Number: 7. Loan Number: 8. Mort Insurance Case Number:		nber:		
C. NOTE: This form is furnished to give you a statement of actuouside the closing; they are shown here for informational purp	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					
D. Name & Address of Borrower:	E. Name & Addre			F Name & Addres	ss of Lende	r:
				Traine a rearross of zeriaeri		
G. Property Location	H. Settlement Ag	ent:			I. Settleme	ent Date:
		•	MPANY, INC	_		
			316, Pikesville, MD			
			186-5605 (FAX), www			
	Place of Settlem	ent: E	Baltimore, Maryland			
J. Summary of Borrower's Transaction	ı	K. S	summary of Sell	er's Transactio	n	
100 Gross Amount Due from Borrower	1	400	Gross Amount D	ue to Seller		
101 Contract sales price		401	Contract sales price	ce		
102		402				
103 Settlement charges to borrower (line1400)		403				
104 Property tax to 105 Condo/HOA to		404 405				
Adjustments for items paid by seller in advance	I .	1	djustments for items	naid by seller in ad	lvance	
106 Property tax to		406	Property tax	to	varioc	
107 Condo/HOA to		407	Condo/HOA	to		
108		408	30.100/1.1071			
109		409				
110		410				
120 Gross Amount Due from Borrower		420	Gross Amount Du	e to Seller		
200 Amounts Paid by or in Behalf of Borrower		500	Reductions in Amo	unt Due to Seller		
201 Deposit held by seller		501	Deposit held by se	eller		
202 Principal amount of new loan		502	Settlement charge	s to seller (line 140	0)	
203 Deposit held by realtor		503	Payoff of mortgage			
204 Deposit held by title		504	Payoff of mortgage			
205		505	Overnight express	payoff		
206		506				
207		507 508	Cradit from Callar			
208 Credit from Seller Adjustments for items unpaid by seller		_	Credit from Seller stments for items unp	aid by collor		
210 Property tax to		510	Property tax	to	I	
211 Ground rent to		511	Ground rent	to		
212 Water to		512	Water	to		
213 Condo/HOA to		513	Condo/HOA	to		
214		514	Water bill due			
215		515	Rental Registration	n		
216		516				
220 Total Paid by/for Borrower		520	Total Reduction A	mount Due Seller		
300 Cash at Settlement from/to Borrower		600	Cash at Settleme			
301 Gross amt due from borrower (line 120)		601		to seller (line 420)		
302 Less amt paid by/for borrower (line 220)		602		ount to seller(line 5	520)	
303 Cash From Borrower		603	Cash	To Sell		
		Mary	land Withholding Tax			
		Balar	nce payable to Seller		Т	

L. S	ETTLEMENT CHARGES				Paid From Borrower's Funds	Paid From Seller's Funds
700	Total Real Estate Broker Fees	Company	Deposit	Check	at Settlement	at Settlement
701	Commission to:					
702	Commission to:					
703	Commission to: 0					
704	Commission to: 0					
800	Items Payable in Connection	with Loan				
801	Our origination charge (includes origi	nation fee)		from (GFE #1)		
802	Your credit or charge (points) for the	specific interest rate c	hosen	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:		from (GFE #3)		
807	Flood certification	to:		from (GFE #3)		
808		to:		from (GFE #3)		
809		to:		from (GFE #3)		
810						
900	Items Required by Lender to E			(from CEE #10)	I	1
901	Daily interest charge frm	to:	@	(from GFE #10)		
902	Mortgage insurance premium	to:		(from GFE #3)		
	Home Insurance	to:		(from GFE #11)	l	1
	Reserves Deposited with Lend			(from GFE #9)	I	1
	Initial deposit for your escrow accoun		n av m anth	(IIOIII GFE #9)		
	Homeowners insurance	months @ months @	per month			
	Mortgage insurance		per month			
	Property taxes Ground rent	months @ months @	per month per month			
	Aggregate Adjustment	months @	permonu			
	Title Charges					
	Title Services and lender's title insura	ance		(from GFE #4)	I	
	Settlement or Closing Fee	inoc		(
	-	Ins Comp		(from GFE #5)		
		Ins Comp		,		
	Lender's title policy limit					
	Owner's title policy limit					
	Agents portion of the total title insural	nce premium				
	Underwriters portion of the total title i					
1109	Procure mortgage payoff/release	·				
1110	Title examination					
1111					_	
	Government Recording and T	ransfer Charges				
	Government recording charges			(from GFE #7)		
1202	Deed Mortg	Releas	Tax Cert			
1203	Transfer taxes			(from GFE #8)		
1204	City/County record tax Buye	er Se	ller			
1205	State transfer tax Buye	er Se	ller			
1206	City/County transfer tax Buye	er Se	ller			
	Additional Settlement Charges					
1301	Required services that you can shop	for		(from GFE #6)		
1302	Location Drawing	to:				
	Pest Inspection	to:				
1304	HOA/Condo Transfer Fee	to:				
1305	Warranty	to:				
1306		to:				
1307		to:				
1400	Total Settlement Charges (ent	er on lines 103, S	ection J and 502, Se	ection K)		

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

Charges That Cannot Increase	HUD-1 Line Number	Good Faith Estimate	HUD-1
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%	HUD-1 Line Number	Good Faith Estimate	HUD-1
Government recording charges	# 1201		
Appraisal Fee	# 804		
Credit Report	# 805		
Tax Service Fee	# 806		
Flood Certification	# 807		
Mortgage Insurance	# 902		
	#		
	#		
	#		
	#		
	Total		
	Increase between GFE and HUD-1 Charges	\$0.00	

Charges That Can Change	HUD-1 Line Number		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001			
Daily Interest charges	# 901	/day		
Homeowner's Insurance	# 903			
Title Services including Lender Title Insurance	# 1101			
Owners Title Insurance	# 1103			
	#			
	#			

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 any mortgage insurance is	includes Interest Principal Mortgage Insurance			
Can your interest rate rise?	No Yes, it can rise to a maximum of%. The first change will be on (date) and can change again every months after (date). 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 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.			
	You do have an additional monthly escrow payment as shown below that results in a total initial monthly amount owed as shown below. This includes principal, interest, any mortgage insurance and any items checked below:			
	Total Mortgage Payment			
	Escrow Amount			
	Homeowners Insurance			
	Property Tax			
	Flood Insurance			

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

NOTE: Settlement is made subject to further adjustment between all parties in the event of errors in calculations.

Substitute Form 1099 Seller Statement And Instructions - The information contained in Blocks E, G, H and I and on line 401 and 406 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

HUD 1 release - All parties authorize the release of a copy of this HUD-1 settlement statement to anyone with any interest in the property including but not limited to Condominium/Homeowners Associations or their agents, ground rent owners, buyers, sellers, Realtors, attorneys, lenders.

The undersigned hereby agree to fully cooperate, in adjusting for typographical or clerical errors in any settlement documents including but not limited to, HUD 1, Deed, affidavits, miscellaneous documents executed at settlement, Contracts and addendums, and Loan Documents ("Settlement Documents") executed in conjunction with the settlement if requested by King Title Company, Inc. The undersigned hereby appoint King Title Company, Inc. and/or any employee of King Title Company, Inc. as attorney-in-fact to correct any such errors, including but not limited to completing dates, initials and signatures in any Settlement Documents required by the Lender and/or Settlement Agent; and to sign or initial where changes are made as our attorney-in-fact may deem proper and necessary. This power of attorney shall be irrevocable and shall survive the disability of the undersigned.

This document may be signed in counterparts.

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.

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 this HUD-1 Settlement Statement.

BUYER/BORROWER		SELLER	
BUYER/BORROWER		SELLER	
ADDRESS	PHONE NUMBER	ADDRESS	PHONE NUMBER
CITY, STATE, ZIP		CITY, STATE, ZIP	
EMAIL ADDRESS		EMAIL ADDRESS	
		SETTI EMENIT AGENT	DATE

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18:U.S. Code Section 1001 and Section 1010.