

A. Settlement Statement (HUD-1)

B. Type of Loan

1. FHA 2. RHS 3. Conv. Unins.	6. File Number: 7. Loan Number: 8. Mortgage Insu		8. Mortgage Insurance Case Number:		
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 Sel	ler:	F. Name & Address of Lender:		
G. Property Location:	H. Settlement Agent:		I. Settlement Date:		
	Place of Settlement:				
J. Summary of Borrower's Transaction	К	K. Summary of Seller's Transaction			
100. Gross Amount Due from Borrower	4	00. Gross Amount Due to Selle	r		
101. Contract sales price		01. Contract sales price			
102. Personal property		02. Personal property			
103. Settlement charges to borrower (line 1400)		03.			
104.		04.			
105.	4	05.			
Adjustment for items paid by seller in advance		djustments for items paid by s	eller in advance		
106. City/town taxes to		06. City/town taxes	to		
107. County taxes to		07. County taxes	to		
108. Assessments to		08. Assessments	to		
109.		09.			
110.		10.			
111.		11.			
112.	412.				
120. Gross Amount Due from Borrower	А	20. Gross Amount Due to Selle	r		
200. Amounts Paid by or in Behalf of Borrower		00. Reductions In Amount Due			
201. Deposit or earnest money		01. Excess deposit (see instructio			
202. Principal amount of new loan(s)			ment charges to seller (line 1400)		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to			
204.		504. Payoff of first mortgage loan			
205.		505. Payoff of second mortgage loan			
206.		06.			
207.		507.			
208.		08.			
209.	5	09.			
Adjustments for items unpaid by seller		djustments for items unpaid by	v seller		
210. City/town taxes to		10. City/town taxes	to		
211. County taxes to		11. County taxes	to		
212. Assessments to		12. Assessments	to		
213.		13.			
214.		14.			
215.		15.			
216.		16.			
217.		17.			
218.		18.			
219.	_	19.			
220. Total Paid by/for Seller		20. Total Reduction Amount Du	Je Seller		
300. Cash at Settlement from/to Borrower	00. Cash at Settlement to/from	Seller			
301. Gross amount due from borrower (line 120)	01. Gross amount due to seller (li	ne 420)			
302. Less amounts paid by/for borrower (line 220)	() 6	02. Less reductions in amount du	e seller (line 520) ()		
303. Cash From To Borrower	6	03. 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.

L. Set	L. Settlement Charges							
700.	Total Real Estate Broker Fees						Paid From	Paid From
	Division of commission (line 700) as follows:					Borrower's	Seller's	
701.					Funds at Settlement	Funds at Settlement		
702.	\$		to				Settlement	Jettiement
703.	Commission paid at settlement							
704.								
800.	Items Payable in Connection wi	ith Loan						
	Our origination charge				\$	(from GFE #1)		
	Your credit or charge (points) fo	r the sp	ecific inte	rest rate chose	en \$	(from GFE #2)		
	Your adjusted origination charg				- •	(from GFE A)		
	Appraisal fee to					(from GFE #3)		
	Credit report to					(from GFE #3)		
	Tax service to					(from GFE #3)		
807.	Flood certification					(from GFE #3)		
808.								
900	Items Required by Lender to B	e Paid ir		9				
	Daily interest charges from	to	@\$	/day		(from GFE #10)		
	Mortgage insurance premium	for	month			(from GFE #3)		
	Homeowner's insurance	for	years to)		(from GFE #11)		
904.								
1000.	Reserves Deposited with Lendo	er						
	Initial deposit for your escrow a					(from GFE #9)		
	· · ·	nths @ \$	5	per month	\$			
1003.	Mortgage insurance mo	nths @ S	5	per month				
		nths @ S	5	per month				
1005.		nths @ S	5	per month	\$			
1006.	mo	nths @ S	5	per month	\$			
1007.	Aggregate Adjustment				-\$			
1100.	Title Charges							
	Title services and lender's title in	nsurance	9			(from GFE #4)		
1102.	Settlement or closing 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 \$							
	Agent's portion of the total title	insuran	ce premi	um	\$			
1108.	Underwriter's portion of the tota	al title in	surance p	oremium	\$			
1200. Government Recording and Transfer Charges								
	Government recording charges		5.2			(from GFE #7)		
		ortgage	\$	Releases	\$			
1203.	Transfer taxes					(from GFE #8)		
1204.	City/County tax/stamps De	ed\$		Mortgag	je\$			
		ed\$		Mortgag				
1206.								
300	Additional Settlement Charges							
	Required services that you can s					(from GFE #6)		
1302.					\$			
1303.					\$			
1304.								
1305.								

Comparison of Good Faith Estimate (GFE) and HUI	Good Faith Estimate	HUD	
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801		
Your credit or charge (points) for the specific interest ra	te chosen # 802		
Your adjusted origination charges	# 803		
Transfer taxes	#1203		

Charges That in Total Cannot Increase More	Good Faith Estimate	HUD-1	
Government recording charges	# 1201		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	Total		
	ncrease between GFE and HUD-1 Charges	\$ c	r %

Charges That Can Change			Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001			
Daily interest charges	# 901	\$ /day		
Homeowner's insurance	# 903			
	#			
	#			
	#			

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 and any mortgage insurance is	 \$ 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 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 have an additional monthly escrow payment of \$ This includes 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

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