



Settlement Statement (HUD-1A)

Optional Form for Transactions without Sellers

Name & Address of Borrower:	Name & Address of Lender:
Property Location: (if different from above)	Settlement Agent: Your Name or Company Here
Loan Number:	Place of Settlement:
	Settlement Date:

L. Settlement Charges	M. Disbursements to Others
800. Items Payable in Connection with Loan	1501.
801. Our origination charge (from GFE #1)	
802. Your credit or charge for the specific interest rate chosen (from GFE #2)	1502.
803. Your adjusted origination charges (from GFE A)	
804. Appraisal fee to (from GFE # 3)	1503.
805. Credit report to (from GFE # 3)	
806. Tax service to (from GFE # 3)	1504.
807. Flood certification (from GFE # 3)	
808.	1505.
809.	
810.	1506.
811.	
812.	1507.
813.	
900. Items Required by Lender to Be Paid in Advance	1508.
901. Daily interest charges from to @ \$ /day (from GFE # 10)	
902. Mortgage insurance premium for months to (from GFE # 3)	1509.
903. Homeowner's insurance for years to (from GFE # 11)	
904.	1510.
1000. Reserves Deposited with Lender	
1001. Initial deposit for your escrow account (from GFE # 9) 0.00	1511.
1002. Homeowner's insurance months @ \$ /mo. \$	
1003. Mortgage insurance months @ \$ /mo. \$	1512.
1004. Property taxes months @ \$ /mo. \$	
1005. months @ \$ /mo. \$	1513.
1006. months @ \$ /mo. \$	
1007. Aggregate Adjustment - \$	1514.
1100. Title Charges	
1101. Title services and lender's title insurance (from GFE # 4)	1515.
1102. Settlement or closing fee \$	
1103. Owner's title insurance (from GFE # 5)	1516.
1104. Lender's title insurance \$	
1105. Lender's title policy limit \$	1517.
1106. Owner's title policy limit \$	
1107. Agent's portion of the total title insurance premium \$	1518.
1108. Underwriter's portion of the total title insurance premium \$	
1109.	1519.
1110.	
1111.	1520. Total Disbursed
1112.	(enter on line 1603) 0.00
1200. Government Recording and Transfer Charges	
1201. Government recording charges (from GFE # 7) 0.00	N. Net Settlement
1202. Deed \$ Mortgage \$ Releases \$	1600. Loan Amount
1203. Transfer taxes (from GFE # 8) 0.00	1601. Plus Cash/Check from Borrower
1204. City/County tax/stamps Deed \$ Mortgage \$	1602. Minus Total Settlement Charges (line 1400) 0.00
1205. State tax/stamps Deed \$ Mortgage \$	
1206.	1603. Minus Total Disbursements to Others (line 1520) 0.00
1207.	
1300. Additional Settlement Charges	
1301. Required services that you can shop for (from GFE # 6) 0.00	1604. Equals Total Disbursements to Borrower (after expiration of any applicable rescission period required by law) 0.00
1302.	
1303.	
1304.	
1305.	
1306.	
1400. Total Settlement Charges (enter on line 1602, Section N) 0.00	

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-1A 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-1A Settlement Statement.

Buyer/Borrower

Buyer/Borrower

The HUD-1A 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.

Settlement 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 or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010

ADDENDUM TO HUD-1A (ADDITIONAL LINES)
See Page 1 of the HUD-1A Settlement Statement (line 812 and/or 813)

Borrower(s):
 Property Location:
 Loan:

ATTENTION ESCROW OFFICER / CLOSING AGENT

The following fees are being disclosed pursuant to the Real Estate Settlement Procedure Act (RESPA). These fees are to be itemized and disclosed on the HUD-1A Settlement Statement. You may incorporate these fees as an addendum to HUD-1A by referencing line 812 to this addendum and including the totals for Buyer and Seller from the middle right of this page in the appropriate columns of the HUD-1A. I hereby acknowledge receiving and reading a completed copy of this addendum.

	CLOSING AGENT				DATE	
	Lender Charged	Broker Charged	Lender	Broker	Buyer	Seller
	812a. Processing Fee \$:					
812b. Funding Fee \$:						
812c. Document Preparation Fee \$:						
812d.						
812e.						
812f.						
812g.						
812h.						
812i.						
812j.						
812k.						
812l.						
812m.						
812n.						
			LENDER	BROKER	BUYER	SELLER
TOTALS (See item 812 on the HUD-1A Settlement Statement)			0.00	0.00	0.00	0.00

PAYMENTS MADE TO YOUR MORTGAGE BROKER

The following fees have been or will be paid by the Lender to your Mortgage Broker. These fees have been paid outside of closing (P.O.C.) These fees are to be itemized and disclosed on the HUD-1A Settlement Statement. You may incorporate these fees as an addendum to HUD-1A by referencing line 813 to this addendum. These fees paid do not affect the Buyer/Seller totals as they are P.O.C.

813a.
 813b.
 813c.

Your Mortgage Broker on this loan is:

SETTLEMENT SERVICE PROVIDERS

The following is a list of who provided the settlement services whose fees are itemized above and on the HUD-1A Settlement Statement.

Appraisal Company:

PMI Insurance Company:

Tax Service Company:

Credit Report Company:

Flood Certification Company:

Document Preparation Company:

Other(s):

Other(s):

Borrower

Borrower

ADDENDUM TO HUD-1A (ADDITIONAL LINES)
See Page 1 of the HUD-1A Settlement Statement (line 1515)

Borrower(s):

Property Location:

Lender:

Date:

The following Payoffs have been made on behalf of the above and are summarized on line 1515 of the HUD-1A Settlement Statement.

1515a.	
1515b.	
1515c.	
1515d.	
1515e.	
1515f.	
1515g.	
1515h.	
1515i.	
1515j.	
1515k.	
1515l.	
1515m.	
1515n.	
TOTALS (See item 1515 on the HUD-1A Settlement Statement)	0.00

I/We have carefully reviewed the HUD-1A Settlement Statement and to the best of my/our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my/our account or by me/us in this transaction. I/We further certify that I/We have received a copy of the HUD-1A Settlement Statement.

 Borrower

 Borrower