



A. Settlement Statement (HUD-1)

B. Type of Loan

| | | | | | |
|---------------------------------|--|--|-----------------|-----------------|------------------------------------|
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> RHS | 3. <input type="checkbox"/> Conv. Unins. | 6. File Number: | 7. Loan Number: | 8. Mortgage Insurance Case Number: |
| 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> 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 Seller: | F. Name & Address of Lender: |
| | | |
| G. Property Location: | H. Settlement Agent: Your Name or Company Here | I. Settlement Date: |
| | Place of Settlement: | |

| 100. Gross Amount Due from Borrower | |
|---|-------------|
| 101. Contract sales price | |
| 102. Personal property | |
| 103. Settlement charges to borrower (line 1400) | 0.00 |
| 104. | |
| 105. | |
| Adjustment for items paid by seller in advance | |
| 106. City/town taxes to /yr. | |
| 107. County taxes to /yr. | |
| 108. Assessments to /yr. | |
| 109. | |
| 110. | |
| 111. | |
| 112. | |
| 120. Gross Amount Due from Borrower | 0.00 |
| 200. Amounts Paid by or in Behalf of Borrower | |
| 201. Deposit or earnest money | |
| 202. Principal amount of new loan(s) | |
| 203. Existing loan(s) taken subject to | |
| 204. | |
| 205. | |
| 206. | |
| 207. | |
| 208. | |
| 209. | |
| Adjustments for items unpaid by seller | |
| 210. City/town taxes to /yr. | |
| 211. County taxes to /yr. | |
| 212. Assessments to /yr. | |
| 213. | |
| 214. | |
| 215. | |
| 216. | |
| 217. | |
| 218. | |
| 219. | |
| 220. Total Paid by/for Borrower | 0.00 |
| 300. Cash at Settlement from/to Borrower | |
| 301. Gross amount due from borrower (line 120) | 0.00 |
| 302. Less amounts paid by/for borrower (line 220) | 0.00 |
| 303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower | 0.00 |

| 400. Gross Amount Due to Seller | |
|---|-------------|
| 401. Contract sales price | |
| 402. Personal property | |
| 403. | |
| 404. | |
| 405. | |
| Adjustments for items paid by seller in advance | |
| 406. City/town taxes to /yr. | |
| 407. County taxes to /yr. | |
| 408. Assessments to /yr. | |
| 409. | |
| 410. | |
| 411. | |
| 412. | |
| 420. Gross Amount Due to Seller | 0.00 |
| 500. Reductions In Amount Due to Seller | |
| 501. Excess deposit (see instructions) | |
| 502. Settlement charges to seller (line 1400) | 0.00 |
| 503. Existing loan(s) taken subject to | |
| 504. Payoff of first mortgage loan | |
| 505. Payoff of second mortgage loan | |
| 506. | |
| 507. | |
| 508. | |
| 509. | |
| Adjustments for items unpaid by seller | |
| 510. City/town taxes to /yr. | |
| 511. County taxes to /yr. | |
| 512. Assessments to /yr. | |
| 513. | |
| 514. | |
| 515. | |
| 516. | |
| 517. | |
| 518. | |
| 519. | |
| 520. Total Reduction Amount Due Seller | 0.00 |
| 600. Cash at Settlement to/from Seller | |
| 601. Gross amount due to seller (line 420) | 0.00 |
| 602. Less reductions in amount due seller (line 520) | 0.00 |
| 603. Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller | 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.

| L. Settlement Charges | | | | |
|--|-------------|---------------|--|--|
| 700. Total Real Estate Broker Fees | | | | |
| Division of commission (line 700) as follows: | | | | |
| 701. \$ | to | | Paid From Borrower's Funds at Settlement | Paid From Seller's Funds at Settlement |
| 702. \$ | to | | | |
| 703. Commission paid at settlement | | | | |
| 704. Listing Agent Earnest Money Retention | | | | |
| 705. | | | | |
| 800. Items Payable in Connection with Loan | | | | |
| 801. Our origination charge | | (from GFE #1) | | |
| 802. Your credit or charge (points) for the specific 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 | | (from GFE #3) | | |
| 806. Tax service to | | (from GFE #3) | | |
| 807. Flood certification | | (from GFE #3) | | |
| 808. | | | | |
| 809. | | | | |
| 810. | | | | |
| 811. | | | | |
| 812. | | | | |
| 813. | | | | |
| 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 | years to | | (from GFE #11) | |
| 904. | | | | |
| 905. | | | | |
| 1000. Reserves Deposited with Lender | | | | |
| 1001. Initial deposit for your escrow account | | | (from GFE # 9) | |
| 1002. Homeowner's insurance | months @ \$ | /mo. | | |
| 1003. Mortgage insurance | months @ \$ | /mo. | | |
| 1004. Property taxes | months @ \$ | /mo. | | |
| 1005. | months @ \$ | /mo. | | |
| 1006. | months @ \$ | /mo. | | |
| 1007. | months @ \$ | /mo. | | |
| 1008. Aggregate Adjustment | | - | | |
| 1100. Title Charges | | | | |
| 1101. Title services and lender's title insurance | | | (from GFE #4) | |
| 1102. Settlement or closing fee to | | | | |
| 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 insurance premium | | to | | |
| 1108. Underwriter's portion of the total title insurance premium | | to | | |
| 1109. | | | | |
| 1110. | | | | |
| 1111. | | | | |
| 1112. | | | | |
| 1113. | | | | |
| 1114. | | | | |
| 1200. Government Recording and Transfer Charges | | | | |
| 1201. Government recording charges | | | (from GFE #7) | |
| 1202. Deed | Mortgage | Releases | | |
| 1203. Transfer taxes | | | (from GFE #8) | |
| 1204. City/County tax/stamps | Deed | Mortgage | | |
| 1205. State tax/stamps | Deed | Mortgage | | |
| 1206. | | | | |
| 1207. | | | | |
| 1208. | | | | |
| 1300. Additional Settlement Charges | | | | |
| 1301. Required services that you can shop for | | | (from GFE #6) | |
| 1302. | | | | |
| 1303. | | | | |
| 1304. | | | | |
| 1305. | | | | |
| 1306. | | | | |
| 1307. | | | | |
| 1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) | | | 0.00 | 0.00 |

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 the HUD-1 Settlement Statement.

Buyer/Borrower Seller

Buyer/Borrower Seller

The HUD-1 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-1 (ADDITIONAL LINES)
See Page 1 of the HUD-1 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-1 Settlement Statement. You may incorporate these fees as an addendum to HUD-1 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-1. 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. | | | | | | |
| TOTALS (See item 812 on the HUD-1 Settlement Statement) | | | LENDER | BROKER | BUYER | SELLER |
| | | | 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-1 Settlement Statement. You may incorporate these fees as an addendum to HUD-1 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

Appraisal Company:

PMI Insurance Company:

Tax Service Company:

Credit Report Company

Flood Certification Company:

Document Preparation Company:

Other(s):

Other(s):

Buyer/Borrower

Seller

Buyer/Borrower

Seller

