

## A. Settlement Statement (HUD-1)

B. Type of Loan				
1. FHA 2. RHS 3. Conv. U	Jnins. 6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:	
4. VA 5. Conv. Ins.				
C. Note: This form is furnished to give you a statement of actu "(p.o.c.)" were paid outside the closing; they are show				
D. Name & Address of Borrower:	E. Name & Address of S	eller:	F. Name & Address of Lender:	
G. Property Location:	H. Settlement Agent:		I. Settlement Date:	
	Place of Settlement:			
J. Summary of Borrower's Transaction	K. Su	mary of Seller's Transa	ction	
100. Gross Amount Due from Borrower	400. G	oss Amount Due to Seller		
101. Contract sales price	401. Co	ntract sales price		
102. Personal property	402. Pe	rsonal property		
103. Settlement charges to borrower (line 1400)	403.			
104.	404.			
105.	405.			
Adjustment for items paid by seller in advance	Adjust	nent for items paid by seller	in advance	
106. City/town taxes to	406. Ci	y/town taxes	to	
107. County taxes to	407. Co	unty taxes	to	
108. Assessments to		sessments	to	
109.	409.			
110. 111.	410.			
111.	411.			
120. Gross Amount Due from Borrower		oss Amount Due to Seller		
200. Amount Paid by or in Behalf of Borrower		500. Reductions In Amount Due to seller		
201. Deposit or earnest money		cess deposit (see instructions)		
202. Principal amount of new loan(s)		ttlement charges to seller (line		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to		
204.	504. Pa	504. Payoff of first mortgage loan		
205.	505. Pa	yoff of second mortgage loan		
206.	506.			
207.	507.			
208.	508.			
209.	509.			
Adjustments for items unpaid by seller		nents for items unpaid by se		
210. City/town taxes to		y/town taxes	to	
211. County taxes to 212. Assessments to		unty taxes sessments	to	
212. Assessments to 213.	513.		to	
214.	514.			
215.	515.			
216.	516.			
217.	517.			
218.	518.			
219. 519.				
220. Total Paid by/for Borrower		al Reduction Amount Due S		
300. Cash at Settlement from/to Borrower		sh at Settlement to/from Sel		
301. Gross amount due from borrower (line 120)         302. Less amounts paid by/for borrower (line 220)		oss amount due to seller (line		
	) 002. Le	ss reductions in amounts due s		
303. Cash From To Borrower	603. Ca	sh 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. Settlement Charges					
700. Total Real Estate Broker Fees					
Division of commission (line 700) as fol	lows :			Paid From Borrower's	Paid From Seller's
701. \$ to				Funds at Settlement	Funds at Settlement
702.\$ to				Collonion	Collonion
703. Commission paid at settlement					
704.					
800. Items Payable in Connection with Loa	an				
801. Our origination charge		\$	(from GFE #1)		
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) (from GFE #3)		
807. Flood certification to			(from GFE #3)		
808.			()		
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	years to		(from GFE #11)		
904.					
1000. Reserves Deposited with Lender					I
1001. Initial deposit for your escrow account			(from GFE #9)		
1002. Homeowner's insurance	months @ \$	per month \$			
1003. Mortgage insurance	months @ \$	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 closing fee		\$			
1103. Owner's title insurance		\$	(from GFE #5)		
1104. Lender's title insurance 1105. Lender's title policy limit \$		φ			
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.					
1111.					
1200. Government Recording and Transfe	r Charges				
1201. Government recording charges			(from GFE #7)		
1202. Deed \$ Mortgag	ge\$Re	elease \$			
1203. Transfer taxes	¢ Marta	2	(from GFE #8)		
1204. City/County tax/stamps     Deed       1205. State tax/stamps     Deed					
1205. State tax/stamps Deed		ψ			
					I
1300. Additional Settlement Charges			(from OFF #0)		
1301. Required services that you can shop for	Dr	¢	(from GFE #6)		
1302. 1303.		\$\$			
1303.		Ψ			
1305.					
1000.					L

Comparison of Good Faith Estimate (GFE) and HUD-1 Charrge	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	# 1201		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	Total		
Incre	ease between GFE and HUD-1 Charges	\$	or %

Charges That Can Change				Good Faith Estimate	HUD-1
Initial deposit for your escrow a	ccount		# 1001		
Daily interest charges	\$	/day	# 901		
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 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
Total monthly amount owed including escrow account payments	<ul> <li>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.</li> <li>You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$ . This includes principal, interest, any mortagage insurance and any items checked below:</li> <li>Property taxes</li> <li>Homeowner's insurance</li> <li>Flood insurance</li> </ul>

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