



# 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.<br>4. <input type="checkbox"/> VA    5. <input type="checkbox"/> Conv. Ins. | 6. File Number: | 7. Loan Number:<br><b>10005451</b> | 8. Mortgage Insurance Case Number: |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------|------------------------------------|

**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:<br><br>Place of Settlement: | I. Settlement Date:<br><br>// |

## J. Summary of Borrower's Transaction

| 100. Gross Amount Due from Borrower                                                     |     |
|-----------------------------------------------------------------------------------------|-----|
| 101. Contract sales price                                                               |     |
| 102. Personal property                                                                  |     |
| 103. Settlement charges to borrower (line 1400)                                         |     |
| 104.                                                                                    |     |
| 105.                                                                                    |     |
| Adjustment for items paid by seller in advance                                          |     |
| 106. City/town taxes // to //                                                           |     |
| 107. County taxes // to //                                                              |     |
| 108. Assessments // to //                                                               |     |
| 109.                                                                                    |     |
| 110.                                                                                    |     |
| 111.                                                                                    |     |
| 112.                                                                                    |     |
| 120. Gross Amount Due from Borrower                                                     |     |
| 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 //                                                           |     |
| 211. County taxes // to //                                                              |     |
| 212. Assessments // to //                                                               |     |
| 213.                                                                                    |     |
| 214.                                                                                    |     |
| 215.                                                                                    |     |
| 216.                                                                                    |     |
| 217.                                                                                    |     |
| 218.                                                                                    |     |
| 219.                                                                                    |     |
| 220. Total Paid by/for Borrower                                                         |     |
| 300. Cash at Settlement from/to Borrower                                                |     |
| 301. Gross amount due from borrower (line 120)                                          |     |
| 302. Less amounts paid by/for borrower (line 220)                                       | ( ) |
| 303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower |     |

## K. Summary of Seller's Transaction

| 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 //                                                         |     |
| 407. County taxes // to //                                                            |     |
| 408. Assessments // to //                                                             |     |
| 409.                                                                                  |     |
| 410.                                                                                  |     |
| 411.                                                                                  |     |
| 412.                                                                                  |     |
| 420. Gross Amount Due to Seller                                                       |     |
| 500. Reductions in Amount Due to Seller                                               |     |
| 501. Excess deposit (see instructions)                                                |     |
| 502. Settlement charges to seller (line 1400)                                         |     |
| 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 //                                                         |     |
| 511. County taxes // to //                                                            |     |
| 512. Assessments // to //                                                             |     |
| 513.                                                                                  |     |
| 514.                                                                                  |     |
| 515.                                                                                  |     |
| 516.                                                                                  |     |
| 517.                                                                                  |     |
| 518.                                                                                  |     |
| 519.                                                                                  |     |
| 520. Total Reduction Amount Due Seller                                                |     |
| 600. Cash at Settlement to/from Seller                                                |     |
| 601. Gross amount due to seller (line 420)                                            |     |
| 602. Less reductions in amount due seller (line 520)                                  | ( ) |
| 603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> 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**

| <b>700. Total Real Estate Broker Fees</b>                                                |                                                                      |             |               | Paid From Borrower's Funds at Settlement | Paid From Seller's Funds at Settlement |
|------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------|---------------|------------------------------------------|----------------------------------------|
| Division of commission (line 700) as follows:                                            |                                                                      |             |               |                                          |                                        |
| 701.                                                                                     | \$                                                                   | to          |               |                                          |                                        |
| 702.                                                                                     | \$                                                                   | to          |               |                                          |                                        |
| 703.                                                                                     | Commission paid at settlement                                        |             |               |                                          |                                        |
| 704.                                                                                     |                                                                      |             |               |                                          |                                        |
| <b>800. Items Payable in Connection with Loan</b>                                        |                                                                      |             |               |                                          |                                        |
| 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.                                                                                     |                                                                      |             |               |                                          |                                        |
| 814.                                                                                     |                                                                      |             |               |                                          |                                        |
| 815.                                                                                     |                                                                      |             |               |                                          |                                        |
| 816.                                                                                     |                                                                      |             |               |                                          |                                        |
| 817.                                                                                     |                                                                      |             |               |                                          |                                        |
| 818.                                                                                     |                                                                      |             |               |                                          |                                        |
| 819.                                                                                     |                                                                      |             |               |                                          |                                        |
| <b>900. Items Required by Lender to Be Paid in Advance</b>                               |                                                                      |             |               |                                          |                                        |
| 901.                                                                                     | Daily interest charges from                                          | //          | to            | //                                       | @ \$ /day (from GFE #10)               |
| 902.                                                                                     | Mortgage insurance premium                                           | for         | months to     |                                          | (from GFE #3)                          |
| 903.                                                                                     | Homeowner's insurance to                                             |             |               |                                          | (from GFE #11)                         |
| 904.                                                                                     |                                                                      |             |               |                                          |                                        |
| 905.                                                                                     | VA funding fee                                                       |             |               |                                          |                                        |
| 906.                                                                                     | Flood insurance                                                      |             |               |                                          |                                        |
| 907.                                                                                     |                                                                      |             |               |                                          |                                        |
| 908.                                                                                     |                                                                      |             |               |                                          |                                        |
| 909.                                                                                     |                                                                      |             |               |                                          |                                        |
| 910.                                                                                     |                                                                      |             |               |                                          |                                        |
| <b>1000. Reserves Deposited with Lender</b>                                              |                                                                      |             |               |                                          |                                        |
| 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.                                                                                    | City property tax                                                    | months @ \$ | per month \$  |                                          |                                        |
| 1006.                                                                                    | Flood insurance reserve                                              | months @ \$ | per month \$  |                                          |                                        |
| 1007.                                                                                    |                                                                      | months @ \$ | per month \$  |                                          |                                        |
| 1008.                                                                                    |                                                                      | months @ \$ | per month \$  |                                          |                                        |
| 1009.                                                                                    |                                                                      | months @ \$ | per month \$  |                                          |                                        |
| 1010.                                                                                    | Aggregate Adjustment                                                 |             | -\$           |                                          |                                        |
| <b>1100. Title Charges</b>                                                               |                                                                      |             |               |                                          |                                        |
| 1101.                                                                                    | Title services and lender's title insurance                          |             |               |                                          | (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 \$                                        |             |               |                                          |                                        |
| 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.                                                                                    |                                                                      |             |               |                                          |                                        |
| <b>1200. Government Recording and Transfer Charges</b>                                   |                                                                      |             |               |                                          |                                        |
| 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.                                                                                    |                                                                      |             |               |                                          |                                        |
| <b>1300. Additional Settlement Charges</b>                                               |                                                                      |             |               |                                          |                                        |
| 1301.                                                                                    | Required services that you can shop for                              |             |               |                                          | (from GFE #6)                          |
| 1302.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1303.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1304.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1305.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1306.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1307.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1308.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1309.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1310.                                                                                    |                                                                      |             |               |                                          |                                        |
| 1311.                                                                                    |                                                                      |             |               |                                          |                                        |
| <b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b> |                                                                      |             |               |                                          |                                        |

P – Paid Outside Closing (POC) by Borrower      S – POC by Seller      B – POC by Broker      L – POC by Lender      O – POC by Other

