

A. Settlement Statement (HUD-1)

B. Type of Loan							
B. Type of Loan							
1. FHA 2. RHS 3. Conv. U	Jnins. 6. File Numb	per:	7. Loan Number:	8. Mortgage Insur	rance 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 & A	ddress of Selle	er:	F. Name & Address of Lender:			
G. Property Location:	L Sottlemer	H. Settlement Agent:			I. Settlement Date:		
G. Property Location.	Ti. Settlemen	11. Settlement Agent.			i. Goldonioni Balo.		
	DI 60 I						
	Place of Set	Place of Settlement:					
J. Summary of Borrower's Transaction		K. Sumn	nary of Seller's Transac	ction			
100. Gross Amount Due from Borrower		400. Gros	s Amount Due to Seller				
101. Contract sales price		401. Contract sales price					
102. Personal property		402. Perso	onal property				
103. Settlement charges to borrower (line 1400)		403.					
104.		404.					
105.		405.					
Adjustment for items paid by seller in advance		_	nt for items paid by seller	in advance			
106. City/town taxes to		406. City/t		to			
107. County taxes to		407. Coun		to			
108. Assessments to		408. Asses	ssments	to			
110.		409. 410.					
111.		411.					
112.		412.					
120. Gross Amount Due from Borrower			s 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			501. Excess deposit (see instructions)				
202. Principal amount of new loan(s)		502. Settle	ement charges to seller (line	1400)			
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to					
204.		504. Payo	ff of first mortgage loan				
205.		505. Payo	ff of second mortgage loan				
206.		506.					
207.		507.					
208.		508.					
209.		509.					
Adjustments for items unpaid by seller		-	nts for items unpaid by se				
210. City/town taxes to		510. City/t		to			
211. County taxes to 212. Assessments to		511. Coun 512. Asses	-	to			
213.		513.	Somerito	to			
214.		514.					
215.		515.					
216.		516.					
217.		517.					
218.		518.					
219.		519.					
220. Total Paid by/for Borrower		520. Total	Reduction Amount Due S	eller			
300. Cash at Settlement from/to Borrower		600. Cash	at Settlement to/from Sell	er			
301. Gross amount due from borrower (line 120)		601. Gross	s amount due to seller (line 4	120)			

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.

603. Cash

602. Less reductions in amounts due seller (line 520)

From Seller

302. Less amounts paid by/for borrower (line 220)

From

To Borrower

303. Cash

L. Settlement Charges						
700. Total Real Estate Broker Fees					Doid From	Doid From
Division of commission (line 700) as follows :					Paid From Borrower's	Paid From Seller's
701. \$ to					Funds at Settlement	Funds at Settlement
702. \$ to						
703. Commission paid at settlement						
704.						
800. Items Payable in Connection with Lo	oan					
801. Our origination charge			\$	(from GFE #1)		
802. Your credit or charge (points) for the sp	ecific interest rate chose	en	\$	(from GFE #2)		
803. Your adjusted origination charges	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)		
807. Flood certification to				(from GFE #3)		
808.				(from GFE #3)		
809.						
810.						
811.						
	Lin Advance					
900. Items Required by Lender to be Paid		lday		/F OFF "16"		
901. Daily interest charges from	to @\$	/day		(from GFE #10)		
902. Mortgage insurance premium for 903. Homeowner's insurance for	months to years to			(from GFE #3) (from GFE #11)		
904.	years to			(IIIIII GFE #11)		
1000. Reserves Deposited with Lender						
1001. Initial deposit for your escrow account			•	(from GFE #9)		
1002. Homeowner's insurance 1003. Mortgage insurance	months @ \$ months @ \$	per month	\$ \$			
1004. Property Taxes	months @ \$	per month per month	\$			
1005.	months @ \$	per month	\$			
1006.	months @ \$	per month	\$			
1007. Aggregate Adjustment		<u> </u>	-\$			
1100. Title Charges						
1101. Title services and lender's title insuran	nce			(from GFE #4)		
1102. Settlement or closing fee			\$	(
1103. Owner's title insurance			<u> </u>	(from GFE #5)		
1104. Lender's title insurance			\$	(2 2 2)		
1105. Lender's title policy limit \$						
1106. Owner's title policy limit \$						
1107. Agent's portion of the total title insurar			\$			
1108. Underwriter's portion of the total title i	insurance premium to		\$			
1109.						
1110.						
1111.						1
1200. Government Recording and Transfe	er Charges					1
1201. Government recording charges				(from GFE #7)		
1202. Deed \$ Mortga	age \$	Release \$				
1203. Transfer taxes	۱ ۹ ۹	2 0000		(from GFE #8)		
1204. City/County tax/stamps Deec 1205. State tax/stamps Deec		tgage \$ tgage \$				
1206. State tax/stamps Deed	iVIOI	ιθαθο φ				
1300. Additional Settlement Charges	for			(from GFE #6)		
1301. Required services that you can shop f	IUI	\$		(110111 01 12 #0)		
1303.		\$				
1304.						
1305.						
1400. Total Settlement Charges (en	nter on lines 103. So	ction J and 502 Section	K)			
	ner on lines 105, 5e	outon o and Suz, Section	-Ν)			

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 account	# 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 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 \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortagage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance				

Comparison of Good Faith Estimate (GFE) and HUD-1 Charrges

Good Faith Estimate

HUD-1

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