

A. Settlement Statement ESTIMATED

U.S. Department of Housing and Urban Development
OMB No. 2502-0265

TITLE & ESCROW OF HAWAII



B. TYPE OF LOAN

1. ☐ FHA 2. ☐ RHS 3. ☒ Conv. Unins.
4. ☐ VA 5. ☐ Conv. Ins.

6. File Number

7. Loan Number

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 and Address of Borrower

E. Name and Address of Seller

F. Name and Address of Lender
New Loan Lender

See Attached for Additional Borrowers

G. Property Location

H. Settlement Agent

Place of Settlement

I. Settlement Date

J. SUMMARY OF BORROWER'S TRANSACTION

K. SUMMARY OF SELLER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER

400. GROSS AMOUNT DUE TO SELLER

101. Contract sales price		401. Contract sales price	349,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)		403.	
104.		404.	
105.		405.	

Adjustments for items paid by seller in advance

Adjustments for items paid by seller in advance

106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	

120. GROSS AMOUNT DUE FROM BORROWER

420. GROSS AMOUNT DUE TO SELLER 349,000.00

200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER

500. REDUCTIONS IN AMOUNT DUE TO SELLER

201. Deposit or earnest money		501. Excess deposit (see instructions)	0.00
202. Principal amount of new loan		502. Settlement charges to seller (line 1400)	24,612.83
203.		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st First Lender	319,550.60
205.		505. Payoff 2nd Second Lender	3,000.00
206.		506. Seller's Portion of Escrow Fees	701.57
207.		507. Seller's Portion of Title Fees	786.00
208.		508. Seller's Portion of Conveyance Tax	349.00
209.		509.	

Adjustments for items unpaid by seller

Adjustments for items unpaid by seller

210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	

220. TOTAL PAID BY/FOR BORROWER

520. TOTAL REDUCTION AMOUNT DUE SELLER 349,000.00

300. CASH AT SETTLEMENT FROM/TO BORROWER

600. CASH AT SETTLEMENT TO/FROM SELLER

301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)	349,000.00
302. Less amounts paid by/for borrower (line 220)	()	602. Less reductions in amount due seller (line 520)	(349,000.00)
303. CASH <input type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER		603. CASH <input type="checkbox"/> TO <input checked="" type="checkbox"/> FROM 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				Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
Division of commission (line 700) as follows:					
701. \$10,470.00 to Judy Barrett, Realtor					
702. \$10,470.00 to Coldwell Banker Pacific Properties					
703. Commission paid at settlement					20,940.00
704.					
705.					
706.					
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.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.			(from GFE#10)		
902.			(from GFE #3)		
903.			(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 @ \$	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 service and lender's title insurance			(from GFE#4)		
1102. Settlement or closing fee to Old Republic Title & Escrow of Hawaii, Ltd.		\$			62.83
1103. Owner's title insurance to Old Republic Title & Escrow of Hawaii, Ltd.			(from GFE#5)		
1104. Lender's title insurance to Old Republic Title & Escrow of Hawaii, Ltd.		\$			
1105. Lender's title policy limit \$299,000.00					
1106. Owner title policy limit \$349,000.00					
1107. Agent's portion of the total title insurance premium		\$1,504.99			
1108. Underwriter's portion of the total title insurance premium		\$186.01			
1109. Excise Tax to State of Hawaii		\$2.36			
1110. Notary Fee to Donnamae Uemura		\$10.47			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Government recording charges			(from GFE#7)		
1202. Deed \$80.00	Mortgage \$55.00	Releases \$110.00			110.00
1203. Transfer taxes			(from GFE#8)		
1204. City/County tax/stamps	Deed \$349.00	Mortgage \$			
1205. State tax/stamp	Deed \$	Mortgage \$			
1206.					
1207.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Required services that you can shop for			(from GFE#6)		
1302. Estimated - Pest/Termite Inspection		\$			300.00
1303. Seller's Moving Expenses to		\$			3,000.00
1304. Draft Conveyance document - est to		\$			200.00
1305.		\$			
1306.		\$			
1307.		\$			
1308.		\$			
1309.		\$			
1310.		\$			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				0.00	24,612.83

Adam Q. Kane

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges**Charges That Cannot Increase****HUD-1 Line #**

Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	#1203

Good Faith Estimate**HUD-1****Charges That in Total Cannot Increase More Than 10%****Good Faith Estimate****HUD-1**

Total

Increase between GFE and HUD-1 Charges

or

Charges That Can Change

Daily interest charges

901

Good Faith Estimate**HUD-1****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	<input type="checkbox"/> Includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input type="checkbox"/> No. <input type="checkbox"/> 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?	<input type="checkbox"/> No. <input type="checkbox"/> 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?	<input type="checkbox"/> No. <input type="checkbox"/> 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?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is
Does your loan have a balloon payment?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of due in years on .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> 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. <input type="checkbox"/> You have an additional monthly escrow payment of that results in a total initial monthly amount owed of . This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/>

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