



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:			I. Settlement Date:	
			Place of Settlement:				

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. Amount 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 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.	
Adjustment 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 amounts due seller (line 520)	()
603. Cash <input 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.

I. 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					
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 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					
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		(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					
1200. Government Recording and Transfer Charges					
1201	Government recording charges		(from GFE #7)		
1202	Deed \$	Mortgage \$	Release \$		
1203	Transfer taxes		(from GFE #8)		
1204	City/County tax/stamps	Deed \$	Mortgage \$		
1205	State tax/stamps	Deed \$	Mortgage \$		
1206					
1300. Additional Settlement Charges					
1301	Required services that you can shop for		(from GFE #6)		
1302		\$			
1303		\$			
1304					
1305					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					

