



A. HUD-1 Settlement Statement U.S. Department Of Housing And Urban Development OMB No 2502-0265
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B. Type Of Loan: <input checked="" type="checkbox"/> FHA	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(s)		E. Name, address of seller(s)	
		F. Name and address of lender	
G. Property Location		H. Settlement Agent: name, address	
		I. Settlement Date:	
		Place of Settlement Office of Settlement Agent, above	
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	
102 Personal property		402 Personal property	
103 Borrower settlement charges (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		406 City/town taxes	
107 County taxes		407 County taxes	
108 Assessments		408 Assessments	
109		409	
110		410	
111		411	
112		412	
120 Gross Amount Due From Borrower		420 Gross Amount Due To Seller	
200 Amounts Paid By Or On 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 Settlement charges to seller (line 1400)	
203 Existing loan(s) taken subject to		503 Existing loan(s) taken subject to	
204		504 Payoff of first mortgage loan	
205		505 Payoff of second mortgage loan	
206		506	
207		507	
208		508	
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 In Amount Due Seller	
300 Cash At Settlement From/To Borrower		600 Cash At Settlement To/From Seller	
301 Gross amt due from borrower (Ln 120)		601 Gross amt due to seller (Ln 420)	
302 Less amt paid by/for borrower (Ln 220)		602 Less reduction in amt due seller (Ln 520)	
303 Cash <input checked="" type="checkbox"/> FROM Borrower		603 Cash <input checked="" type="checkbox"/> TO Seller	

L. Settlement Charges					
700 Total Real Estate Broker's Fees				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					
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					
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 years to					
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 for months @ \$ per month = \$					
1004 Property taxes months @ \$ per month = \$					
1005 months @ \$ per month = \$					
1006 months @ \$ per month = \$					
1007 Aggregate Adjustment -					
1008					
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 total title insurance premium to \$					
1108 Underwriter's portion of total title insurance premium to \$					
1109					
1110					
1200 Government Recording And Transfer Charges					
1201 Government recording fees: (from GFE#7)					
1202 Deed \$ Mortgage \$ Releases \$					
1203 Transfer taxes (from GEF#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)					

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement

_____ Borrower _____ Seller

_____ Borrower _____ Seller

_____ Borrower _____ Seller

_____ Borrower _____ Seller

To the best of my knowledge the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

_____ Settlement Agent _____ Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

SUBSTITUTE FORM 1099-S, Proceeds from Real Estate Transactions, Tax Year

SELLER STATEMENT: The information contained in Blocks E, G, H, I and on line 401 (or if line 401 is asterisked, line 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. If this real estate was your main home, file Form 2119, Sale of Your Home, with Form 1040 even if you had a loss or you did not replace your home. If the real estate was not your main home, report the transaction on Form 4797, Sales of Business Property, Form 6252, Installment Sale Income, and/or Schedule D, Form 1040, Capital Gains and Losses. You must provide the Settlement Agent (in Block H) with your correct taxpayer identification number. If you do not provide the settlement agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury I certify that the number shown on this statement is my correct taxpayer identification number.

_____ (Seller's signatures) _____

_____ (Seller's signatures) _____