

205.

207. 208.

209.

213.

214.

215.

216.

217.

218.

303. Cash

Adjustments for items unpaid by seller

to

To Borrower

210. City/town taxes

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)

From

211. County taxes

212. Assessments

A. Settlement Statement (HUD-1)

ASAN DEVENO					
B. Type of Loan					
1. FHA 2. RHS 3. Conv. Unins 4. VA 5. Conv. Ins.	6. File Number:	7. Loan Num	ber:	8. Mortgage Insura	nce Case Number:
C. Note: This form is furnished to give you a statement of actual se "(p.o.c.)" were paid outside the closing; they are shown he			_		marked
D. Name & Address of Borrower:	E. Name & Addre	E. Name & Address of Seller:		F. Name & Address of Lender:	
G. Property Location:	H. Settlement Ag	H. Settlement Agent:		I. Settlement Date:	
	Place of Settlem	ent:			
J. Summary of Borrower's Transaction 100. Gross Amount Due from Borrower		K. Summary of Selle		ion	
101. Contract sales price		401. Contract sales price			
102. Personal property	402. Personal property				
103. Settlement charges to borrower (line 1400)		403.			
104.		404.			
105.		405.			
Adjustment for items paid by seller in advance		Adjustment for items pa	aid by seller in	advance	
106. City/town taxes to		406. City/town taxes		0	
107. County taxes to		407. County taxes		0	
108. Assessments to		408. Assessments		0	
109.		409.			
110.		410.			
111.		411.			
112.		412.			
120. Gross Amount Due from Borrower		420. Gross Amount Due	to Seller		
200. Amount Paid by or in Behalf of Borrower		500. Reductions In Amo	ount Due to sel	ller	
201. Deposit or earnest money		501. Excess deposit (see instructions)			
202. Principal amount of new loan(s)		502. Settlement charges		400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) take	n subject to		
204		504 Payoff of first morta:			

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.

505. Payoff of second mortgage loan

Adjustments for items unpaid by seller

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)

to

From Seller

510. City/town taxes

512. Assessments

506.

508.

513.

514.

515.

516.

517.

518.

603. Cash

L. Settlement Charges						
700. Total Real Estate Broker Fees					Daid France	Daid France
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 choser	1	\$	(from GFE #2)		
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		ldov		(F) OFF 1146		
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)		
904.	, 500 10			(110111 GFE #11)		
1000. Reserves Deposited with Lender						
1001. Initial deposit for your escrow account			Φ.	(from GFE #9)		
1002. Homeowner's insurance 1003. Mortgage insurance	months @ \$ months @ \$	per month 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 insuran	ice			(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 insurar			\$			
1108. Underwriter's portion of the total title i	nsurance premium to		\$			
1109.						
1110.						
1111.						1
1200. Government Recording and Transfe	er Charges					
1201. Government recording charges				(from GFE #7)		
1202. Deed \$ Mortga	ige \$	Release \$				
1203. Transfer taxes 1204. City/County tax/stamps Deed	1.S. Marta	gage \$		(from GFE #8)		
1205. State tax/stamps Deed		gage \$				
1206.	TAIOI (C	,~g~ Ψ				
1300. Additional Settlement Charges						
1301. Required services that you can shop f	·or			(from GFE #6)		
1301. Required services that you can shop to	O.	\$		(
1303.		\$				
1304.						
1305.						
1400. Total Settlement Charges (en	iter on lines 103. Sec	tion I and 502 Section	K)			
	ner on filles 105, 3et	Alon o and 302, 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.