OMB Approval No. 2502-0265



## A. Settlement Statement (HUD-1)

B. Type of Loan				
B. Type of Loan	( Ell N )			
1. FHA 2. RHS 3. Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:	
THA Z. NITS S. CONV. OTHINS.				
4. VA 5. Conv. Ins.				
C. Note: This form is furnished to give you a statement of	actual settlement costs. Ar	nounts paid to and by the settler	ment agent are shown. Items marked	
"(p.o.c.)" were paid outside the closing; they are				
D. Name & Address of Borrower:	E. Name & Address of Sell	er:	F. Name & Address of Lender:	
2		o		
C. Donas articles artisms	LL Cattlemant America		L Catalana and Datas	
G. Property Location:	H. Settlement Agent:		I. Settlement Date:	
	Place of Settlement:			
J. Summary of Borrower's Transaction	K	. Summary of Seller's Transac	tion	
100. Gross Amount Due from Borrower	At	00. Gross Amount Due to Selle	and the same of th	
101. Contract sales price		11. Contract sales price		
102. Personal property		)2. Personal property		
103. Settlement charges to borrower (line 1400)	40			
104.	40	)4.		
105.	40	05.		
Adjustment for items paid by seller in advance	Adjustments for items paid by seller in advance		eller in advance	
106. City/town taxes to		06. City/town taxes	to	
107. County taxes to		07. County taxes	to	
108. Assessments to		08. Assessments	to	
109. 110.	40			
111.		11.		
112.	41			
		<del></del>		
120. Gross Amount Due from Borrower	42	20. Gross Amount Due to Selle	r	
200. Amounts Paid by or in Behalf of Borrower		00. Reductions In Amount Due		
201. Deposit or earnest money		01. Excess deposit (see instructio		
202. Principal amount of new loan(s) 203. Existing loan(s) taken subject to	502. Settlement charges to seller (line 1400) 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.		08.		
209.		)9.		
Adjustments for items unpaid by seller		djustments for items unpaid by		
210. City/town taxes to		0. City/town taxes	to	
211. County taxes to 212. Assessments to		1. County taxes 2. Assessments	to	
213.	51			
214.		4.		
215.		15.		
216.	51	6.		
217.	51	7.		
218.	51			
219.	51	9.		
220. Total Paid by/for Borrower	52	20. Total Reduction Amount Du	ue Seller	
300. Cash at Settlement from/to Borrower		00. Cash at Settlement to/from		
301. Gross amount due from borrower (line 120)		11. Gross amount due to seller (li		
302. Less amounts paid by/for borrower (line 220)	( ) 60	02. Less reductions in amount du	e seller (line 520) ( )	
303. Cash From To Borrower	61	O3. Cash To	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.

700. Total Real Estate Broker Fees			Paid From	Paid From
Division of commission (line 700) as follows:				Seller's
701. \$ to			Funds at Settlement	Funds at Settlemen
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 in	erest rate chosen \$	(from GFE #2)		
303. Your adjusted origination charges		(from GFE A)		
804. Appraisal fee to		(from GFE #3)		
305. Credit report to		(from GFE #3)		
306. Tax service to		(from GFE #3)		
807. Flood certification		(from GFE #3)		
308.				
200. Items Required by Lender to Be Paid in Advan	60			
201. Daily interest charges from to @\$	/day	(from GFE #10)		
202. Mortgage insurance premium for mont		(from GFE #3)		
203. Homeowner's insurance for years		(from GFE #11)		
904.	.0	(HOITI OF E #TT)		
000. Reserves Deposited with Lender				
201. Initial deposit for your escrow account		(from GFE #9)		
202. Homeowner's insurance months @ \$	per month \$			
203. Mortgage insurance months @ \$	per month \$			
004. Property taxes months @ \$	per month \$			
005. months @ \$	per month \$			
006. months @ \$	per month \$			
007. Aggregate Adjustment	_\$			
00. Title Charges				
101. Title services and lender's title insurance		(from GFE #4)		
102. Settlement or closing fee	\$			
103. Owner's title insurance		(from GFE #5)		
104. Lender's title insurance	\$			
105. Lender's title policy limit \$				
106. Owner's title policy limit \$				
107. Agent's portion of the total title insurance prem	nium \$			
108. Underwriter's portion of the total title insurance	premium \$			
200. Government Recording and Transfer Charges				
201. Government recording charges		(from GFE #7)		
202. Deed \$ Mortgage \$	Releases \$			
203. Transfer taxes		(from GFE #8)		
204. City/County tax/stamps Deed \$	Mortgage \$	(		
205. State tax/stamps Deed \$	Mortgage \$			
206.				
800. Additional Settlement Charges		(from CFF #4)		
801. Required services that you can shop for	<b>.</b>	(from GFE #6)		
302.	\$			
303.	\$			
304.				
305.				

Comparison of Good Faith Estimate (GFE) and HUD-1 Charg	es			Good Faith Estimate	HUD-1
Charges That Cannot Increase HU	JD-1 Line I	Numbe	r		
Our origination charge	# 801				
Your credit or charge (points) for the specific interest rate chosen	# 802				
Your adjusted origination charges	# 803				
Transfer taxes	#1203				
Character The Control of the Accordance to the A				Contest Fators	LILID 4
Charges That in Total Cannot Increase More Than 10%			Good Faith Estimate	HUD-1	
Government recording charges	# 1201				
	#				
	#				
	#				
	#				
	#				
	#				
	#		Total		
Increase between	n GFE and	HUD-1		\$ or	%
Charges That Can Change				Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001				
Daily interest charges	# 901	\$	/day		
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 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?	$\square$ No. $\square$ 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 \$
Does your loan have a prepayment penalty?	$\square$ No. $\square$ 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 mortgage insurance and any items checked below:  Property taxes  Homeowner's insurance  Flood insurance

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