



A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA   2. <input type="checkbox"/> RHS   3. <input checked="" type="checkbox"/> Conv. Unins.		6. File Number:	7. Loan Number:
4. <input type="checkbox"/> VA   5. <input type="checkbox"/> Conv. Ins.		8. Mortgage Insurance Case Number:	
6. <b>samplesmith</b>			
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: <b>John Q. Smith</b> <b>Mary A. Smith</b> <b>1234 Market St.</b> <b>San Diego, CA 9210x</b>		E. Name & Address of Seller:	
G. Property Location: <b>1254 Main Street</b> <b>San Diego, CA 92110</b> <b>County: San Diego</b>		I. Settlement Date: <b>03/15/2014</b>	
		Place of Settlement:	

J. Summary of Borrower's Transaction			
100. Gross Amount Due from Borrower			
101. Contract sales price			\$ 475,000
102. Personal property			
103. Settlement charges to borrower (line 1400)			\$ 5,562.78
104.			
105.			
Adjustment for items paid by seller in advance			
106. City/town taxes	to		
107. County taxes	01/01/2014 to 03/15/2014		\$ -1,000.00
108. Assessments	to		
109.			
110.			
111.			
112.			
120. Gross Amount Due from Borrower			\$ 479,562.78
200. Amounts Paid by or in Behalf of Borrower			
201. Deposit or earnest money			\$ 5,000.00
202. Principal amount of new loan(s)			\$ 380,000.00
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	03/15/2014 to 06/30/2014		\$ 1,593.00
212. Assessments	to		
213.			
214.			
215.			
216.			
217.			
218.			
219.			
220. Total Paid by/for Borrower			\$ 386,593.00
300. Cash at Settlement from/to Borrower			
301. Gross amount due from borrower (line 120)			\$ 479,562.78
302. Less amounts paid by/for borrower (line 220)	(	386,593.00	)
303. Cash	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$ 92,969.78

K. Summary of Seller's Transaction			
400. Gross Amount Due to Seller			
401. Contract sales price			\$ 475,000
402. Personal property			
403.			
404.			
405.			
Adjustment for items paid by seller in advance			
406. City/town taxes	to		
407. County taxes	01/01/2014 to 03/15/2014		\$ -1,000.00
408. Assessments	to		
409.			
410.			
411.			
412.			
420. Gross Amount Due to Seller			\$ 474,000.00
500. Reductions In Amount Due to Seller			
501. Excess deposit (see instructions)			
502. Settlement charges to seller (line 1400)			\$ 28,500.00
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			\$ 28,500.00
600. Cash at Settlement to/from Seller			
601. Gross amount due to seller (line 420)			\$ 474,000.00
602. Less reductions in amount due seller (line 520)	(	28,500.00	)
603. Cash	<input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		\$ 445,500.00

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	\$ 28,500.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:			
701. \$ 14,250.00	to XYZ Broker		
702. \$ 14,250.00	to ABC Broker		
703. Commission paid at settlement		\$ 0.00	\$ 28,500.00
704.			

800. Items Payable in Connection with Loan				
801. Our origination charge	(Includes Origination Point \$ 995.00)	\$ 1,070.00	(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)	\$ 1,070.00
804. Appraisal fee to	Appraisal Service	P.O.C (POC)	(from GFE #3)	\$ 525.00
805. Credit report to	Lender	P.O.C (POC)	(from GFE #3)	\$ 25.00
806. Tax service to	Tax Service	P.O.C (POC)	(from GFE #3)	\$ 80.00
807. Flood certification	Flood Cert	P.O.C (POC)	(from GFE #3)	\$ 20.00
808.			(from GFE #3)	
809.			(from GFE #3)	
810.			(from GFE #3)	

900. Items Required by Lender to Be Paid in Advance				
901. Daily interest charges	from 03/15/2014 to 03/31/2014 @ \$ 44.8611 /day		(from GFE #10)	\$ 717.78
902. Mortgage insurance premium	for 12 months to	\$ 0.00	(from GFE #3)	
903. Homeowner's insurance	for 1.00years to Insurance	\$ 475.00	P.O.C (POC) (from GFE #11)	\$ 475.00
904. Flood Insurance	for months to			
905.	for months to			
906.	for months to			

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. School taxes	months @ \$	per month		
1006. Flood insurance	months @ \$	per month		

1100. Title Charges				
1101. Title services and lender's title insurance			(from GFE #4)	\$ 2,150.00
1102. Settlement or closing fee		\$ 1,350.00		
1103. Owner's title insurance			(from GFE #5)	
1104. Lender's title insurance		\$ 650.00		
1105. Lender's title policy limit	\$			
1106. Owner's title policy limit	\$			
1107. Agent's portion of the total title insurance premium				
1108. Underwriter's portion of the total title insurance premium				
1109. Document Preparation Fee				
1110. Notary Fee		\$ 150.00	P.O.C (POC)	
1111. Attorney Fees				
1112.				
1113.				
1114.				
1115.				
1116.				
1117.				
1118.				
1119.				

1200. Government Recording and Transfer Charges				
1201. Government recording charges			(from GFE #7)	\$ 150.00
1202. Deed \$ 150.00	Mortgage \$	Release \$		
1203. Transfer taxes			(from GFE #8)	
1204. City/County tax/stamps	Deed \$	Mortgage \$		
1205. State tax/stamps	Deed \$	Mortgage \$		
1206.	Deed \$	Mortgage \$		
1207.	Deed \$	Mortgage \$		
1208.	Deed \$	Mortgage \$		

1300. Additional Settlement Charges				
1301. Required services that you can shop for			(from GFE #6)	\$ 500.00
1302. Pest inspection fee	\$ 50.00	\$ 50.00	P.O.C (POC)	\$ 50.00
1303. Home Inspection	\$ 450.00	\$ 450.00	P.O.C (POC)	\$ 450.00
1304.				
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1315.				
1316.				

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$ 5,562.78	\$ 28,500.00
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P.O.C. - Paid Outside of Closing, B - Borrower, S - Seller, Br - Broker, L - Lender, C - Correspondent, O - Other

