OMB Approval No. 2502-0265



A. Settlement Statement (HUD-1)

B. Type of Loan			
1. FHA 2. RHS 3. Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. VA 5. Conv. Ins.	samplesmith		
C. Note: This form is furnished to give you a staten "(p.o.c.)" were paid outside the closing; the			,
D. Name & Address of Borrower:	E. Name & Address of So	eller:	F. Name & Address of Lender:
John Q. Smith Mary A. Smith			
1234 Market St. San Diego, CA 9210x			
G. Property Location:	H. Settlement Agent:		I. Settlement Date:
1254 Main Street San Diego, CA 92110			03/15/2014
County: San Diego	Place of Settlement:		
. Summary of Borrower's Transaction		K Summary of Seller	o Transaction

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	A
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 ✓ From To Borrower	\$ 92,969.78

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.	
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517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$ 28,500.00
600. Cash at Settlement to/from Seller	
	¢ 474 000 00
601. Gross amount due to seller (line 420) 602. Less reductions in amount due seller (line 520)	\$ 474,000.00

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.

700. Total Real Estate Broker	r Fees	\$ 28,500.00			Paid From	Paid From
Division of commission (lin					Borrower's	Seller's Funds at
	/Z Broker BC Broker				Funds at Settlement	Settlement
703. Commission paid at settle					\$ 0.00	\$ 28,500.0
704.						
800. Items Payable in Conne		1-int & 005 00\	* 4 070 00	" off "th		
801. Our origination charge (1802. Your credit or charge (point			\$ 1,070.00	(from GFE #1)		
803. Your adjusted origination ch	/ 1	ot rate onosen		(from GFE A)	\$ 1,070.00	
804. Appraisal fee to	Appraisal Serviv	е	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 807. Flood certification	Tax Service Flood Cert		P.O.C (POC) P.O.C (POC)	(from GFE #3)	\$ 80.00 \$ 20.00	
808.	1 lood Cert		F.O.C (FOO)	(from GFE #3)	φ 20.00	
809.				(from GFE #3)		
810.				(from GFE #3)		
000 K D ' II. I I						
900. Items Required by Lend 901. Daily interest charges from				(from GFE #10)	\$ 717.78	
902. Mortgage insurance premiu			\$ 0.00	(from GFE #3)	ψ717.70	
903. Homeowner's insurance	for 1.00 years to	Insurance	\$ 475.00 P.O.C (POC)	(from GFE #11)	\$ 475.00	
904. Flood Insurance	for months to					
905. 906.	for months to					
000. Reserves Deposited with		·				
001. Initial deposit for your escro				(from GFE #9)		
002. Homeowner's insurance	months @ \$	per month				
003. Mortgage insurance	months @ \$	per month				
004. Property taxes 005. School taxes	months @ \$	per month				
005. School taxes 006. Flood insurance	months @ \$ months @ \$	per month per month				
		por mondi				
100. Title Charges	Martina and a			" off "A	A 0 450 00	
 Title services and lender's t Settlement or closing fee 	itle insurance		\$ 1,350.00	(from GFE #4)	\$ 2,150.00	
103. Owner's title insurance			ψ 1,550.00	(from GFE #5)		
104. Lender's title insurance			\$ 650.00	,		
105. Lender's title policy limit	\$					
106. Owner's title policy limit107. Agent's portion of the total t	\$ itle insurance premium					
108. Underwriter's portion of the		mium				
109. Document Preparation Fee	'					
110. Notary Fee			\$ 150.00 P.O.C (POC)			
111. Attorney Fees 112.						
113.						
114.						
115.						
116. 117.						
118.						
119.						
200. Government Recording	and Transfer Charge	es				
201. Government recording char	ges			(from GFE #7)	\$ 150.00	
	Nortgage \$	Release \$				
203. Transfer taxes 204. City/County tax/stamps	Deed \$	Mortgage \$		(from GFE #8)		
205. State tax/stamps	Deed \$	Mortgage \$				
206.	Deed \$	Mortgage \$				
207.	Deed \$	Mortgage \$				
208.	Deed \$	Mortgage \$				
300. Additional Settlement C 301. Required services that you				(from CEE #0)	\$ 500.00	
301. Required services that you a	oan shop tol	\$ 50.00	\$ 50.00 P.O.C (POC)	(from GFE #6)	\$ 500.00	
303. Home Inspection		\$ 450.00	\$ 450.00 P.O.C (POC)		\$ 450.00	
304.						
305. 306.						
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310. 311. 312. 313.						
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311. 312. 313. 314. 315.						
811. 812. 813. 814.						

Our origination charge	# 801	\$ 1,070.00	\$ 1,070.00
Your credit or charge (points) for the specific interest rate chosen	# 802		
Your adjusted origination charges	# 803	\$ 1,070.00	\$ 1,070.00
Transfer taxes	#1203		
Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	\$ 150.00	\$ 150.00
Appraisal Fee	# 804	\$ 525.00	\$ 525.00
Credit Report Fee	# 805	\$ 25.00	\$ 25.00
Tax Service Fee	# 806	\$ 80.00	\$ 80.00
Flood Certification	# 807	\$ 20.00	\$ 20.00
Up-Front Mortgage Insurance Premium	# 902		\$ 0.00
Title Services and Lender's Title Insurance	#1101	\$ 2,150.00	\$ 2,150.00
Pest Inspection Fee	#1302	\$ 50.00	\$ 50.00
Home Inspection	#1303	\$ 450.00	\$ 450.00
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	Total	\$ 3,450.00	\$ 3,450.00
	GFE and HUD-1 Charges	\$ 3,450.00 or	\$ 3,450.00 %
	- On E and Hob T onlinges		
Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001		
Daily interest charges	# 901 \$ 44.8611 /day	\$ 717.78	\$ 717.78
Homeowner's insurance	# 903	\$ 475.00	\$ 475.00
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Good Faith Estimate

HUD-1

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges