

Settlement StatementOptional Form for
Transactions without SellersU.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0491

Name & Address of Borrower:

Elizabeth Celestine, Fabian Celestine

40 Parsons Drive
Hempstead, NY 11550

Property Location: (if different from above)

40 Parsons Drive
Hempstead, NY 11550

Loan Number:

4674053906

Name & Address of Lender:

Quicken Loans Inc. (Lender)
20555 Victor Parkway
Livonia, MI 48152

Settlement Agent:

Title Source, Inc.

Place of Settlement:

40 Parsons Drive, Hempstead, NY 11550

Settlement Date: 11/15/04

Disbursement Date: 11/19/04

L Settlement Charges		1300. Additional Settlement Charges	
800. Items Payable in Connection with Loan		1301. Survey to	0.00
801. Loan origination fee % to Quicken Loans	0.00	1302. Pest inspection to	0.00
802. Loan discount 0.12% to Quicken Loans	297.50	1303. Sub. Agree. to	0.00
803. Appraisal FIRST NATIONWIDE APPRAISAL SER	250.00	1304. Tax Related Service Fee	0.00
804. Credit report to Chase	11.60	1305a. Document Preparation	0.00
805. Inspection fee to	0.00	1305b.	
806. Wire Fee:	0.00	1306	
807. Flood Life of Loan Coverage First American	5.00	1307. Express Mail/Courier Fee	45.00
808. Flood Cert Fee First American Flood	10.50	1308. Debts to be paid(per addendum)	0.00
809. Underwriting Fee to Quicken Loans Inc.	0.00	1309. Taxes Owed	5,885.61
810. Processing Fee to: Quicken Loans Inc.	575.00	1310. Escrow Holdback	0.00
811. Buydown Fee	0.00	1311.	
812.		1400. Total Settlement Charges	
813.		(enter on line 1602)	15,190.64
814.		M. Disbursement to Others	
888. TSI Appraisal Services	80.00	1501. WASHINGTON MUTUAL HOME	116,865.46
900. Items Required by Lender to be Paid in Advance		1502. NORTH FORK BK & TRUST	12,092.00
901. Int. from 11/19/2004 to 12/01/2004 @ \$ 33.06 per day 12 days	396.72	1503. CITI	6,474.00
902. Mortgage insurance premium for months to		1504. MBNA AMERICA BANK NA	5,796.00
903. Hazard insurance premium for 1 year(s) to All State	0.00	1505. CHASE HEQ	80,201.72
904. Flood Insurance to	0.00	1506. DIV ADJ SERV (original credito	304.00
905.		1507.	
1000. Reserves Deposited with Lender		1508.	
1001. Hazard insurance 5 mos @ \$ 84.00 per mo.	420.00	1509.	
1002. Mortgage insurance mos. @ \$ per mo.		1520. TOTAL DISBURSED (enter on line 1603)	221,733.18
1003. City property taxes 10 mos @ \$ 72.43 per mo.	724.30		
1004. County property taxes mos. @ \$ per mo.			
1005. Annual assessments mos. @ \$ per mo.			
1006. mos. @ \$ per mo.			
1007. Other Escrows mos. @ \$ 820.05 per mo	2,762.96		
1008. Aggregate Acct Adjustment mos. @ \$ per mo.	-977.77		
1100. Title Charges title commitment# 04391928			
1101. Settlement or closing fee to Title Source Inc - N	325.00		
1102. Abstract or title search to TITLE SOURCE INC	0.00		
1103. Title examination to TITLE SOURCE INC	0.00		
1104. Title insurance binder to TITLE SOURCE INC	0.00		
1105a. Doc Preparation to	0.00		
1105b. Deed Preparation to			
1106. Notary fees to	0.00		
1107. Attorneys' fees to			
(includes above item numbers)	0.00		
1108. Title insurance to TITLE SOURCE INC			
(includes above item numbers)	1,156.57		
1109. Lender's coverage \$ 238,000.00	0.00		
1110. Owner's coverage \$	0.00		
1111. Additional Closing Fee	0.00		
1112. (Misc) Title Charges to TITLE SOURCE INC	25.00		
1113. Add'l Endorsement Fee	140.65		
1114.			
1200. Government Recording and Transfer Charges			
1201. Recording fees:	107.00		
1202. City/county tax/stamps:	2,355.00		
1203. State tax/stamps: **Includes Lender Paid Fees	595.00 C		
1204. Assignment Fee	0.00		
1205. (Misc) Rec./Trans. Cost	0.00		
1206.			
1207.			
1208.			

N. NET SETTLEMENT

1600. Loan Amount	\$ 238,000.00
1601. Plus Cash/Check from Borrower	\$ 400.00
	595.00
1602. Minus Total Settlement Charges (line 1400) * POC - Not in Total	\$ 15,190.64
	0.00
1603. Minus Total Disbursements to Others (line 1520)	\$ 221,733.18
1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	\$ 2,071.18

Borrower(s) Signature(s):

x Elizabeth Celestine
Elizabeth Celestinex Fabian Celestine
Fabian Celestine

** Includes \$595.00 for recording fee to be paid by Lender