

OMB Approval No. 2502-0265

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.					
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:	E. Name & Address of Seller:	F. Name & Address of Lender:			
G. Property Location:	H. Settlement Agent:	I. Settlement Date:			
	Place of Settlement:				

J. Summary of Borrower's Transaction		K. Su
100. Gross Amount Due from Borrower		400. 0
101. Contract sales price		401. C
102. Personal property		402. P
103. Settlement charges to borrower (line 1400)		403.
104.		404.
105.		405.
Adjustment for items paid by seller in advance		Adjus
106. City/town taxes to		406. C
107. County taxes to		407. C
108. Assessments to		408. A
109.		409.
110.		410.
111.		411.
112.		412.
120. Gross Amount Due from Borrower		420. 0
200. Amounts Paid by or in Behalf of Borrower		500. F
201. Deposit or earnest money		501. E
202. Principal amount of new loan(s)		502. S
203. Existing loan(s) taken subject to		503. E
204.		504. P
205.		505. P
206.		506.
207.		507.
208.		508.
209.		509.
Adjustments for items unpaid by seller	•	Adjus
210. City/town taxes to		510. C
211. County taxes to		511. C
212. Assessments to		512. A
213.		513.
214.		514.
215.		515.
216.		516.
217.		517.
218.		518.
219.		519.
220. Total Paid by/for Borrower		520. T
300. Cash at Settlement from/to Borrower		600. 0
301. Gross amount due from borrower (line 120)		601. G
302. Less amounts paid by/for borrower (line 220)	()	602. Le
303. Cash From To Borrower		603. 0

K. Summary of S	eller's Tra	nsaction			
400. Gross Amou	nt Due to S	Seller			
401. Contract sales	price				
402. Personal prop	erty				
403.					
404.					
405.					
Adjustments for i	tems paid	bv seller in	advance		
406. City/town taxe			to		
407. County taxes			to		
408. Assessments			to		
409.					
410.					
411.					
412.					
420. Gross Amou	nt Due to S	Seller			
500. Reductions I	n Amount	Due to Sell	er		
501. Excess depos	it (see instru	ıctions)			
502. Settlement ch	arges to se	ller (line 140	0)		
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 i	tems unpa	id by seller			
510. City/town taxe	es	to			
511. County taxes		to			
512. Assessments		to			
513.					
514.					
515.					
516.					
517.					
518.					
519.					
520. Total Reduct	ion Amoun	t Due Selle	r		
600. Cash at Settlement to/from Seller					
601. Gross amount due to seller (line 420)					
602. Less reductions in amount due seller (line 520)					
			,,	,	,
603. Cash	То	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.

L. Set	tlement Charges					
700.	Total Real Estate Broker Fees		Paid From	Paid From		
	Division of commission (line 700) as follows:		Borrower's Funds at	Seller's Funds at		
701.	\$ to		Settlement	Settlement		
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 interest rate chosen	s \$ (from GFE #2)				
803.	Your adjusted origination charges	(from GFE A)				
804.	Appraisal fee to	(from GFE #3)				
805.	Credit report to	(from GFE #3)				
806.	Tax service to	(from GFE #3)				
807.	Flood certification	(from GFE #3)				
808.						
900.	Items Required by Lender to Be Paid in Advance					
901.	Daily interest charges from to @\$ /day	(from GFE #10)				
902.	Mortgage insurance premium for months to	(from GFE #3)				
903.	Homeowner's insurance for years to	(from GFE #11)				
904.						
1000.	Reserves Deposited with Lender					
	Initial deposit for your escrow account	(from GFE #9)				
	Homeowner's insurance months @ \$ per month					
	Mortgage insurance months @ \$ per month	\$				
	Property taxes months @ \$ per month	·				
1005.	months @ \$ per month	\$				
1006.	months@\$ per month \$	\$				
1007.	Aggregate Adjustment -	\$				
1100	100. Title Charges					
	Title services and lender's title insurance	(from GFE #4)				
	Settlement or closing fee					
	Owner's title insurance	(from GFE #5)				
		\$				
1105.	Lender's title policy limit \$					
	Owner's title policy limit \$					
	Agent's portion of the total title insurance premium	\$				
	Underwriter's portion of the total title insurance premium	\$				
1200						
	Government Recording and Transfer Charges Government recording charges	(from GFE #7)				
	Deed \$ Mortgage \$ Releases !					
	Transfer taxes	(from GFE #8)				
	City/County tax/stamps					
	State tax/stamps Deed \$ Mortgage					
1206.						
	Additional Settlement Charges					
	Required services that you can shop for	(from GFE #6)				
1301.	required services that you can shop for					
1302.						
1303.		Ψ				
1305.						
	Tile iii iii iii iii iii iii iii iii iii	6 2 10				
1400.	Total Settlement Charges (enter on lines 103, Section J and 502,	, Section K)				

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges			Good Faith Estimate	HUD-1
Charges That Cannot Increase H	UD-1 Line Number			
Our origination charge	# 801			
Your credit or charge (points) for the specific interest rate choser	n # 802			
Your adjusted origination charges	# 803			
Transfer taxes	#1203			

Charges That in Total Cannot Increase	More Than 10%	Good Faith Estim	nate	HUD-1
Government recording charges	# 1201			
	#			
	#			
	#			
	#			
	#			
	#			
	#			
	Total			
	Increase between GFE and HUD-1 Charges	\$	or	%

Charges That Can Change			Good Faith Estimate	н
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	\$ rincipal 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 \$ 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.