

**A. Settlement Statement**

**B. Type of Loan**

1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FmHA    3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA      5. <input type="checkbox"/> Conv. Ins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
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**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:
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G. Property Location:	H. Settlement Agent:	
	Place of Settlement:	I. Settlement Date:

<b>J. Summary of Borrower's Transaction</b>	<b>K. Summary of Seller's Transaction</b>
<b>100. Gross Amount Due From Borrower</b>	<b>400. Gross Amount Due To Seller</b>
101. Contract sales price	401. Contract sales price
102. Personal property	402. Personal property
103. Settlement charges to borrower (line 1400)	403.
104.	404.
105.	405.
<b>Adjustments for items paid by seller in advance</b>	<b>Adjustments for items paid by seller in advance</b>
106. City/town taxes                      to	406. City/town taxes                      to
107. County taxes                              to	407. County taxes                              to
108. Assessments                              to	408. Assessments                              to
109.	409.
110.	410.
111.	411.
112.	412.
<b>120. Gross Amount Due From Borrower</b>	<b>420. Gross Amount Due To Seller</b>
<b>200. Amounts Paid By Or In Behalf Of Borrower</b>	<b>500. Reductions In Amount Due To Seller</b>
201. Deposit or earnest money	501. Excess deposit (see instructions)
202. Principal amount of new loan(s)	502. Settlement charges to seller (line 1400)
203. Existing loan(s) taken subject to	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.	508.
209.	509.
<b>Adjustments for items unpaid by seller</b>	<b>Adjustments for items unpaid by seller</b>
210. City/town taxes                      to	510. City/town taxes                      to
211. County taxes                              to	511. County taxes                              to
212. Assessments                              to	512. Assessments                              to
213.	513.
214.	514.
215.	515.
216.	516.
217.	517.
218.	518.
219.	519.
<b>220. Total Paid By/For Borrower</b>	<b>520. Total Reduction Amount Due Seller</b>
<b>300. Cash At Settlement From/To Borrower</b>	<b>600. Cash At Settlement To/From Seller</b>
301. Gross Amount due from borrower (line 120)	601. Gross amount due to seller (line 420)
302. Less amounts paid by/for borrower (line 220)	602. Less reductions in amt. due seller (line 520)
<b>303. Cash      <input type="checkbox"/> From      <input type="checkbox"/> To Borrower</b>	<b>603. Cash      <input type="checkbox"/> To      <input type="checkbox"/> From Seller</b>

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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.

The information requested does not lend itself to confidentiality.

**L. Settlement Charges**

<b>700. Total Sales/Broker's Commission based on price \$</b>				@	% =	Paid From Borrowers Funds at Settlement	Paid From Seller's Funds at Settlement	
Division of Commission (line 700) as follows:								
701.	\$		to					
702.	\$		to					
703.	Commission paid at Settlement							
704.								
<b>800. Items Payable In Connection With Loan</b>								
801.	Loan Origination Fee		%					
802.	Loan Discount		%					
803.	Appraisal Fee		to					
804.	Credit Report		to					
805.	Lender's Inspection Fee							
806.	Mortgage Insurance Application Fee to							
807.	Assumption Fee							
808.								
809.								
810.								
811.								
<b>900. Items Required By Lender To Be Paid In Advance</b>								
901.	Interest from	to	@ \$	/day				
902.	Mortgage Insurance Premium for			months to				
903.	Hazard Insurance Premium for			years to				
904.				years to				
905.								
<b>1000. Reserves Deposited With Lender</b>								
1001.	Hazard insurance		months@ \$	per month				
1002.	Mortgage insurance		months@ \$	per month				
1003.	City property taxes		months@ \$	per month				
1004.	County property taxes		months@ \$	per month				
1005.	Annual assessments		months@ \$	per month				
1006.			months@ \$	per month				
1007.			months@ \$	per month				
1008.			months@ \$	per month				
<b>1100. Title Charges</b>								
1101.	Settlement or closing fee		to					
1102.	Abstract or title search		to					
1103.	Title examination		to					
1104.	Title insurance binder		to					
1105.	Document preparation		to					
1106.	Notary fees		to					
1107.	Attorney's fees		to					
	(includes above items numbers:			)				
1108.	Title insurance		to					
	(includes above items numbers:			)				
1109.	Lender's coverage		\$					
1110.	Owner's coverage		\$					
1111.								
1112.								
1113.								
<b>1200. Government Recording and Transfer Charges</b>								
1201.	Recording fees: Deed \$			; Mortgage \$			; Releases \$	
1202.	City/county tax/stamps: Deed \$			; Mortgage \$				
1203.	State tax/stamps: Deed \$			; Mortgage \$				
1204.								
1205.								
<b>1300. Additional Settlement Charges</b>								
1301.	Survey		to					
1302.	Pest inspection		to					
1303.								
1304.								
1305.								
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>								

The Undersigned Acknowledges Receipt of this Disclosure Statement and Agrees to the Correctness Thereof.

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 Buyer or Agent

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 Seller or Agent