



U. S. Department of Housing and Urban Development Settlement Statement

OMB No.2502-0265

C. NOTE: This form is furnished to give you a statement of settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C)" were paid outside this closing, they are shown here for informational purposes and are not included in the totals.

File Number: Settlement Date: Loan Number:
 Agent: Mortgage Number:
 Borrower:

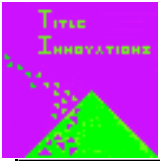
Seller

Lender:

Property: Disbursement Date:
 Clerk:

Place of Settlement:

J. Summary Of Borrower's Transactions	K. Summary Of Seller's Transactions
100. Gross Amount Due From Borrower	400. Gross Amount Due To Seller
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.
Adjustments for items paid in advance	Adjustments for items paid in advance
106. -	406. -
107. -	407. -
108. -	408. -
109. -	409. -
110. -	410. -
111.	411.
112.	412.
120. Gross Amount Due From Borrower	420. Gross Amount Due To Seller
200. Amounts Paid By Or On Behalf Of Borrower	500. Reductions In Amount Due To Seller
201. Deposit or earnest money	501. Deposit or earnest money
202.	502. Settlement charges to Seller (line 1400)
203. Existing loan(s) taken subject to	503. Existing loan(s) taken subject to
204. Additional deposits	504. Payoff of first mortgage loan
205.	
206.	
207.	505. Payoff of second mortgage loan
208.	
209.	506.
	507.
Adjustments for items unpaid by Borrower	Adjustments for items unpaid by Seller
210. -	510. -
211. -	511. -
212. -	512. -
213. -	513. -
214. -	514. -
215.	515.
216.	516.
217.	517.
218.	518.
219.	519.
220. Total Paid By / For Borrower	520. Total Reductions Due Seller
Cash At Settlement From / To Borrower	Cash At Settlement From / To Seller
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 amount due Seller (line 520)
303. Cash to Borrower	603. Cash to Seller
Overdeposit Payable To Borrower	Overdeposit Payable To Seller



Order

700. Total Sales/Broker's Commission		Paid from Borrower's Funds	Paid from Seller's Funds
701.	to		
702.	to		
703.	Commission paid at settlement		
704.			
705.			
706.			
800. Items Payable in Connection with Loan			
801.	Our Origination Charge	(from GFE #1)	
802.	Your credit or charge (points) for the interest rate chosen	(from GFE #2)	
803.	Your adjusted Origination Charges to	(from GFE A)	
804.	Appraisal to		
805.	Credit report to		
806.			
807.			
808.			
809.			
810.			
811.			
812.			
813.			
814.			
815.			
816.			
900. Items Payable in Connection with Loan			
901.	Daily Interest from to @ /day	(from GFE #10)	
902.	Mortgage ins. premium for months to	(from GFE #3)	
903.	to	(from GFE #11)	
904.			
1000. Reserves deposited with Lender			
1001.	Initial deposit for your escrow account	(from GFE #9)	
1002.	Hazard insurance months @ per month		
1003.	Mortgage insurance months @ per month		
1004.	months @ per month		
1005.	months @ per month		
1006.	months @ per month		
1007.	months @ per month		
1008.			
1100. Title Charges			
1101.	Title services and Lender's Title Insurance	(from GFE #4)	
1102.	Settlement or closing fee		
1103.	Owner's Title Insurance	(from GFE #5)	
1104.	Lender's Title Insurance		
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 to		
1110.			
1111.	Attorney's fees to		
1112.			
1200. Government Recording and Transfer Charges			
1201.	Government Recording Charges	(from GFE #7)	
1202.	Deed Mortgage Release		
1203.	Transfer Taxes	(from GFE #8)	
1204.			
1205.			
1206.			
1300. Additional Settlement Charges - Total Lines 1301 - 1340			
1400.	Total Settlement Charges		

Borrower's Initials _____



Order

1300. Additional Settlement Charges	Paid from Borrower's Funds	Paid from Seller's Funds
1301. Required Services that you can shop for (from GFE #6)		
1302. Survey to		
1303. Pest inspection to		
1304.		
1305.		
1306.		
1307.		
1308.		
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1340.		
Total Lines 1301 - 1340		

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower _____ Seller _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused funds to be distributed in accordance with this statement.

Settlement Agent _____ Date _____

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

