



A. Settlement Statement (HUD-1)

B. Type of Loan						6. File Number Sample HUD-1	7. Loan Number	8. Mortgage Ins Case Number
1. " FHA	2. " RHS	3. " Conv Unins						
4. " VA	5. " Conv Ins.	6. " Seller Fin						
7. " Cash Sale.								

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 John Q. Buyer 123 Anywhere Street Lafayette, IN 47901	E. Name & Address of Seller John Q. Seller 456 Anwhere Drive Lafayette, IN 47901	F. Name & Address of Lender
G. Property Location 456 Anywhere Drive Lafayette, IN 47901	H. Settlement Agent Name Advantage Title, Inc. 250 Main Street, Suite 550 Lafayette, IN 47901 765-420-7730 Underwritten By: Place of Settlement Advantage Title, Inc. 250 Main Street, Suite 550 Lafayette, IN 47901	I. Settlement Date Fund:

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower	
104.	
105.	
Adjustments for items paid by seller in advance	
106. County Taxes	
107. County Taxes	
108. County Taxes	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
116.	
120. Gross Amount Due From Borrower	\$0.00
200. Amounts Paid By Or in Behalf Of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. County Taxes	
211. County Taxes	
212. County Taxes	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	\$0.00
300. Cash At Settlement From/To Borrower	
301. Gross Amount due from borrower (line 120)	\$0.00
302. Less amounts paid by/for borrower (line 220)	\$0.00
303. Cash Borrower	\$0.00

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. County Taxes	
407. County Taxes	
408. County Taxes	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
416.	
420. Gross Amount Due to Seller	\$0.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
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. County Taxes	
511. County Taxes	
512. County Taxes	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$0.00
600. Cash At Settlement To/From Seller	
601. Gross Amount due to seller (line 420)	\$0.00
602. Less reductions in amt. due seller (line 520)	\$0.00
603. Cash Seller	\$0.00

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.

POC (B) – Paid Outside of Closing by Borrower. POC (S) – Paid Outside of Closing by Seller. POC (L) – Paid Outside of Closing by Lender.

L. Settlement Charges

700. Total Real Estate Broker Fees	\$0.00		
Division of Commission (line 700) as follows:			
701.	to		
702.	to		
703. Commission Paid at Settlement		\$0.00	\$0.00

800. Items Payable in Connection with Loan			
801. Our origination charge		\$0.00	(from GFE #1)
802. Your credit or charge (points) for the specific rate chosen		\$0.00	(from GFE #2)
803. Your adjusted origination charges	to		(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	to		(from GFE #3)

900. Items Required by Lender To Be Paid in Advance			
901. Daily interest charges from to @ \$0/day			(from GFE #10)
902. Mortgage Insurance Premium for months to			(from GFE #3)
903. Homeowner's insurance for years to			(from GFE #11)

1000. Reserves Deposited With Lender			
1001. Initial Deposit for your escrow account			(from GFE #9)
1002. Homeowner's insurance	months @	per month	
1003. Mortgage insurance	months @	per month	
1004. County Taxes	months @	per month	
1005. County Taxes	months @	per month	
1006. County Taxes	months @	per month	
1007.	months @	per month	
1008.	months @	per month	
1009.	0 months @		
1010. Other taxes	0 months @		
1011. Aggregate Adjustment			

1100. Title Charges			
1101. Title services and lender's title insurance	to		(from GFE #4)
1102. Settlement or closing fee	to		
1103. Owner's title insurance	to		(from GFE #5)
1104. Lender's title insurance	to	\$0.00	
1105. Lender's title policy limit \$	\$0.00/\$0.00		
1106. Owner's title policy limit \$	\$0.00/\$0.00		
1107. Agent's portion of the total title insurance premium	to	\$0.00	
1108. Underwriter's portion of the total title insurance premium	to	\$0.00	
1109. TIEFF Fee	to		(from GFE #4)
1110. Search and exam fee	to		(from GFE #4)
1111. Deed Preparation	to		

1200. Government Recording and Transfer Charges			
1201. Government recording charges			(from GFE #7)
1202. Deed ; Mortgage ,Release	\$0.00		
1203. Transfer taxes			(from GFE #8)
1204. City/County tax/stamps	Deed \$0.00 ; Mortgage \$0.00		
1205. State tax/stamps	Deed \$0.00 ; Mortgage \$0.00		
1206. Sales Disclosure	to		(from GFE #7)

1300. Additional Settlement Charges			
1301. Required services you can shop for			(from GFE #6)
1302. Misc.	to		
1303. Misc.	to		
1304. Misc.	to		
1305. Misc.	to		

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			
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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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

John Q. Buyer

John Q. Seller

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed 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.
