



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

B. Type of Loan							
1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> 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. (BH104-15-0003/ 84)							
D. Name and Address of Borrower:		E. Name and Address of Seller:			F. Name and Address of Lender:		
G. Property Location: Stone Mountain, GA 30087 DeKalb County, Georgia		H. Settlement Agent: Atlanta, GA 30326 Place of Settlement:			I. Settlement Date: January 21, 2015 Disbursement Date: January 21, 2015		

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	329,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	11,955.36
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/Town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross amount due from Borrower	340,955.36
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	3,500.00
202. Principal amount of new loan(s)	323,040.00
203. Existing loan(s) taken subject to	
204.	
205. Tolerance Cure	4.50
206. Seller Paid Buyer Closing Costs	6,251.42
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town taxes	
211. County taxes 01/01/15 to 01/21/15	353.04
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total paid by/for Borrower	333,148.96
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (Line 120)	340,955.36
302. Less amount paid by/for Borrower (Line 220)	(333,148.96)
303. CASH FROM BORROWER	7,806.40

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	329,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/Town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross amount due to Seller	329,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	10,482.80
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	222,921.45
505. Payoff of second mortgage loan	34,562.61
506. Seller Paid Buyer Closing Costs	6,251.42
507. Dep. disbursed as proceeds	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town taxes	
511. County taxes 01/01/15 to 01/21/15	353.04
512. Assessments	
513.	
514.	
515.	
516.	
517. Home Warranty	450.00
518.	
519.	
520. Total reduction amount due Seller	275,021.32
600. Cash at Settlement from/to Seller	
601. Gross amount due to Seller (Line 420)	329,000.00
602. Less reductions due Seller (Line 520)	(275,021.32)
603. CASH TO SELLER	53,978.68

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. Settlement Charges					
700. Total Real Estate Broker Fees		\$10,264.80			
<i>Division of commission (line 700) as follows:</i>					
701. \$ 394.80	to			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702. \$ 9,870.00	to				
703. Commission paid at settlement					
704. Administration Fee to					10,264.80
					25.00
800. Items Payable in Connection with Loan					
801. Our origination charge		\$ 8,883.60	(from GFE #1)	See Additional 801 Items	
802. Your credit or charge (points) for the specific interest rate chosen		\$ 10,560.18	(from GFE #2)	See Additional 802 Items	
803. Your adjusted origination charges			(from GFE #A)		-1,676.58
804. Appraisal fee to			(from GFE #3)		550.00
805. Credit report to			(from GFE #3)		27.18
806. Tax service			(from GFE #3)		
807. Flood certification to PCM FBO Corelogic			(from GFE #3)		13.50
808.					
900. Items Required by Lender to be Paid in Advance					
901. Interest from 01/21/15 to 02/01/15 to Primary Capital M @ \$ 32.0827/day (11 days @ 3.62500%)			(from GFE#10)		352.91
902. Mortgage insurance premium for month to Department of HUD			(from GFE #3)		5,555.99
903. Homeowner's insurance for 1.0 year to Allstate			(from GFE #11)		984.27
904. for year to					
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account to				(from GFE #9)	2,110.39
1002. Homeowner's insurance	3.000months @ \$	82.02 per month	\$ 246.06		
1003. Mortgage insurance	0.000months @ \$	354.12 per month			
1004. City Taxes	4.000months @ \$	0.00 per month			
1005. County Taxes	5.000months @ \$	536.91 per month	\$ 2,684.55		
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008. Aggregate Adjustment				(\$ 820.22)	
1100. Title Charges					
1101. Title services and lender's title insurance				(from GFE #4)	1,588.00
1102. Settlement or closing fee				See Additional 1102 Items	
1103. Owner's Policy Premium to				(from GFE #5)	772.20
1104. Loan Policy Premium to				\$ 648.00	
1105. Lender's title policy limit				\$323,040.00	
1106. Owner's title policy limit				\$329,000.00	
1107. Agent's portion of the total title insurance premium to				\$ 1,136.16	
1108. Underwriter's portion of the total title insurance premium to Old Republic National				\$ 284.04	
1109. Title Search to				\$ 165.00	
1110. Tax Search to				\$ 15.00	
1111. Title Binder					
1112. Payoff Handling Fee to					90.00
1113. Investa Report to					
1114. ICL Charge to				\$ 35.00	
1115.					
1116.					
1117. Title Clearance Fee to					75.00
1200. Government Recording and Transfer Charges					
1201. Government recording charges to Clerk of Superior Court				(from GFE #7)	54.00
1202. Deed \$ 12.00; Mortgage \$ 32.00; Releases \$ 28.00					28.00
1203. Transfer taxes to Clerk of Superior Court				(from GFE #8)	1,299.50
1204. City/County tax/stamps Deed \$; Mortgage \$					
1205. State tax/stamps Deed \$ 329.00; Mortgage \$ 970.50					
1206. GRMA Fee to State of Georgia Mortgage \$10.00					
1300. Additional Settlement Charges					
1301. Required services that you can shop for				(from GFE #6)	
1302.					
1303.					
1304.					
1305. Home Warranty to Home Buyers Resale Warranty Corp.					324.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					
				11,955.36	10,482.80