



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

ESTIMATED

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: PTI4549	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 agents 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: Atglen, PA 19310	E. Name & Address of Seller:	F. Name & Address of Lender:
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G. Property Location: Manheim, PA 17545	H. Settlement Agent: , Lancaster, PA 17601	I. Settlement Date: 12/06/2018 Disbursement Date: 12/06/2018
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Place of Settlement: Lancaster, PA 17601	TitleExpress Printed 12/03/2018 at 2:02 pm by EGW
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J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	35,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	650.50
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes 12/06/2018 to 12/31/2018	62.57
107. County taxes to	
108. School Taxes 12/06/2018 to 06/30/2019	945.48
109. Semi-Annual Trash 12/06/2018 to 12/31/2018	13.42
110.	
111.	
112.	
120. Gross Amount Due from Borrower	36,671.97
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. Seller Retained Mortgage	20,000.00
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	
212. School Taxes to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	20,000.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	36,671.97
302. Less amounts paid by/for borrower (line 220)	20,000.00
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	16,671.97

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	35,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes 12/06/2018 to 12/31/2018	62.57
407. County taxes to	
408. School Taxes 12/06/2018 to 06/30/2019	945.48
409. Semi-Annual Trash 12/06/2018 to 12/31/2018	13.42
410.	
411.	
412.	
420. Gross Amount Due to Seller	36,021.47
500. Reductions In Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	1,306.05
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan to .	
505. Payoff of second mortgage loan	
506.	
507. Seller Retained Mortgage	20,000.00
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. School Taxes to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	21,306.05
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	36,021.47
602. Less reductions in amount due seller (line 520)	21,306.05
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	14,715.42

The Public Reporting Burden for this collection of information is estimated to average 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				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:					
701.	\$0.00	to			
702.	\$0.00	to			
703.	Commission paid at settlement				
800. Items Payable in Connection with Loan					
801.	Our origination charge (Includes Origination Point 0.000% or \$0.00)		\$	(from GFE #1)	
802.	Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)	
803.	Your adjusted origination charges			(from GFE A)	
804.	Appraisal fee	to			
805.	Credit report	to			
806.	Tax service	to			
807.	Flood certification	to			
808.		to			
900. Items Required by Lender to be Paid in Advance					
901.	Daily interest charges from	from 12/06/2018 to 01/01/2019 @ \$0.00/day		(from GFE #10)	
902.	Mortgage insurance premium	months to		(from GFE #3)	
903.	Homeowner's insurance	months to		(from GFE #11)	
904.		months to		(from GFE #11)	
1000. Reserves Deposited with Lender					
1001.	Initial deposit for your escrow account			(from GFE #9)	
1002.	Homeowner's insurance	months @ \$	/month		
1003.	Mortgage insurance	months @ \$	/month		
1004.	Property taxes	months @ \$	73.20/month	\$	
1005.		months @ \$	/month		
1006.	School Taxes	months @ \$	138.93/month	\$	
1007.	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 -		\$	(from GFE)	606.05
1104.	Lender's title insurance -		\$		
1105.	Lender's title policy limit \$0.00	Lender's Policy			
1106.	Owner's title policy limit \$35,000.00	Owner's Policy			
1107.	Agent's portion of the total title insurance premium		\$515.14		
	to Prime Transfer Inc.				
1108.	Underwriter's portion of the total title insurance premium		\$90.91		
	to Conestoga Title Insurance Company				
1109.	Deed Prep Fee	to			125.00
1110.	Seller - Tax Cert Fee	to Tax Collector			25.00
1111.	Doc Prep (mtg/note) Fee			150.00	
1112.		to	\$		
1200. Government Recording and Transfer Charges					
1201.	Government recording charges		\$	(from GFE #7)	150.50
1202.	Deed \$70.25	Mortgage \$80.25	Release \$		
1203.	Transfer taxes		\$	(from GFE #8)	350.00
1204.	City/County tax/stamps	Deed \$350.00	Mortgage \$		
1205.	State Tax/stamps	Deed \$350.00	Mortgage \$		350.00
1206.		Deed \$	Mortgage \$		
1300. Additional Settlement Charges					
1301.	Required services that you can shop for			(from GFE #6)	
1302.	Final Water/Sewer	to MAWSA			200.00
1303.	Final Trash/Recycling (June-Dec)	to Manheim Borough	\$95.00 P.O.C.(S*)		
1304.	2018 Local/County Taxes	to Lancaster County Treasurer	\$878.38 P.O.C.(S*)		
1305.	2018-19 School Taxes	to Manheim Central S.D.	\$1,667.15 P.O.C.(S*)		
1400.	Total Settlement Charges	(enter on lines 103, Section J and 502, Section K)			
				650.50	1,306.05

*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er. **Credit by lender shown on page 1. ***Credit by seller shown on page 1.