



# A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

## B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 20664AC	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.

<b>D. Name &amp; Address of Borrower:</b>  Manheim, PA 17545	<b>E. Name &amp; Address of Seller:</b> Covenant House Buyers LLC, a Pennsylvania Limited Liability Company, Freedom Property Interests, LLC, a Wyoming Limited Liability Company 5554 Strasburg Road, Atglen, PA 19310	<b>F. Name &amp; Address of Lender:</b>
<b>G. Property Location:</b>  Manheim, PA 17545	<b>H. Settlement Agent:</b>	<b>I. Settlement Date:</b> 03/27/2019 <b>Disbursement Date:</b> 03/27/2019
	<b>Place of Settlement:</b> Lancaster, PA 17601	<b>TitleExpress</b> Printed 03/22/2019 at 4:49 pm by AC

## J. Summary of Borrower's Transaction

<b>100. Gross Amount Due from Borrower</b>	
101. Contract sales price	130,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	3,110.85
104.	
105.	
<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes 03/27/2019 to 12/31/2019	414.05
107. County taxes 03/27/2019 to 12/31/2019	259.77
108. School taxes 03/27/2019 to 06/30/2019	447.43
109. Trash 03/27/2019 to 06/30/2019	55.43
110.	
111.	
112.	
<b>120. Gross Amount Due from Borrower</b>	<b>134,287.53</b>
<b>200. Amounts Paid by or in Behalf of Borrower</b>	
201. Deposit or earnest money	5,000.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes to	
211. County taxes to	
212. School taxes to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. Total Paid by/for Borrower</b>	<b>5,000.00</b>
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from borrower (line 120)	134,287.53
302. Less amounts paid by/for borrower (line 220)	5,000.00
<b>303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>	<b>129,287.53</b>

## K. Summary of Seller's Transaction

<b>400. Gross Amount Due to Seller</b>	
401. Contract sales price	130,000.00
402. Personal property	
403.	
404.	
405.	
<b>Adjustments for items paid by seller in advance</b>	
406. City/town taxes 03/27/2019 to 12/31/2019	414.05
407. County taxes 03/27/2019 to 12/31/2019	259.77
408. School taxes 03/27/2019 to 06/30/2019	447.43
409. Trash 03/27/2019 to 06/30/2019	55.43
410.	
411.	
412.	
<b>420. Gross Amount Due to Seller</b>	<b>131,176.68</b>
<b>500. Reductions In Amount Due to Seller</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	6,410.38
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan to	19,197.61
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
<b>Adjustments for items unpaid by seller</b>	
510. City/town taxes to	
511. County taxes to	
512. School taxes to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. Total Reduction Amount Due Seller</b>	<b>25,607.99</b>
<b>600. Cash at Settlement to/from Seller</b>	
601. Gross amount due to seller (line 420)	131,176.68
602. Less reductions in amount due seller (line 520)	25,607.99
<b>603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller</b>	<b>105,568.69</b>

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**

<b>700. Total Real Estate Broker Fees</b>	\$3,900.00			
Division of commission (line 700) as follows:				
701. \$0.00	to			
702. \$3,900.00	to Younger Realty Group			
703. Commission paid at settlement				3,900.00
704. Broker Fee	to Younger Realty Group		295.00	
<b>800. Items Payable in Connection with Loan</b>				
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		(from GFE #3)	
805. Credit report	to		(from GFE #3)	
806. Tax service	to		(from GFE #3)	
807. Flood certification	to		(from GFE #3)	
808.	to			
<b>900. Items Required by Lender to be Paid in Advance</b>				
901. Daily interest charges from	from 03/27/2019 to 04/01/2019 @ \$0.00/day		(from GFE #10)	
902. Mortgage insurance premium	for months to		(from GFE #3)	
903. Homeowner's insurance	for years to		(from GFE #11)	
904.	months to		(from GFE #11)	
<b>1000. Reserves Deposited with Lender</b>				
1001. Initial deposit for your escrow account			(from GFE #9)	
1002. Homeowner's insurance	months @ \$	0.00/month	\$	
1003. Mortgage insurance	months @ \$	0.00/month	\$	
1004. County taxes	months @ \$	0.00/month	\$	
1005. Municipal Taxes	months @ \$	0.00/month	\$	
1006. School taxes	months @ \$	0.00/month	\$	
1007. Aggregate Adjustment		\$		
<b>1100. Title Charges</b>				
1101. Title services and lender's title insurance		\$	(from GFE #4)	
1102. Settlement or closing fee	to	\$		
1103. Owner's title insurance - FIRST AMERICAN TITLE		\$	(from GFE #5)	1,315.60
1104. Lender's title insurance - FIRST AMERICAN TITLE		\$		
1105. Lender's title policy limit \$0.00 Lender's Policy				
1106. Owner's title policy limit \$130,000.00 Owner's Policy				
1107. Agent's portion of the total title insurance premium		\$1,157.73		
1108. Underwriter's portion of the total title insurance premium		\$157.87		
1109. Notary	to Notary			5.00
1110. Tax Certification Fee	to			35.00
1111. Deed Prep Fee	to			125.00
1112. Doc Prep Fee	to			50.00
<b>1200. Government Recording and Transfer Charges</b>				
1201. Government recording charges		\$	(from GFE #7)	70.25
1202. Deed \$70.25	Mortgage \$	Release \$		
1203. Transfer taxes		\$	(from GFE #8)	1,300.00
1204. City/County tax/stamps	Deed \$1,300.00	Mortgage \$		
1205. State Tax/stamps	Deed \$1,300.00	Mortgage \$		1,300.00
1206.	Deed \$	Mortgage \$		
1207. Recording Fee Sat Piece				58.75
1208. Recording Release				58.75
<b>1300. Additional Settlement Charges</b>				
1301. Required services that you can shop for			(from GFE #6)	
1302.	to			
1303.	to			
1304. Release Tracking & Search	to reQuire, LLC			
1305. 2019 County/Township Tax Bill	to Lancaster County Treasurer			878.38
1306. Trash Bill	to Manheim Borough			114.50
<b>1400. Total Settlement Charges</b>	<b>(enter on lines 103, Section J and 502, Section K)</b>		<b>3,110.85</b>	<b>6,410.38</b>

\*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.