



A. Settlement Statement (HUD-1)

OMB 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	7. Loan Number	8. Mortgage Ins Case Number		
4 <input type="checkbox"/> VA	5 <input type="checkbox"/> Conv Ins	6 <input type="checkbox"/> Seller Fin	15-0406				
7 <input type="checkbox"/> 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			E. Name & Address of Seller			F. Name & Address of Lender	
G. Property Location			H. Settlement Agent Name			I. Settlement Date	
Alexandria, VA 22310			Underwritten By: Old Republic Place of Settlement				

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	\$240,000.00
102. Personal property	
103. Settlement charges to borrower	\$4,747.20
104.	
105.	
Adjustments for items paid by seller in advance	
106. City property taxes	
107. County property taxes	
108. Assessment Taxes	
109. Other Taxes	
110. HOA Dues	
111.	
112.	
113.	
114.	
115.	
116.	
120. Gross Amount Due From Borrower	\$244,747.20
200. Amounts Paid By Or in Behalf Of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	\$40,000.00
203. Existing loan(s) taken subject to	\$203,646.74
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City property taxes	
211. County property taxes	\$848.19
212. Assessment Taxes	
213. Other Taxes	
214. HOA Dues	\$8.75
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	\$244,503.68
300. Cash At Settlement From/To Borrower	
301. Gross Amount due from borrower (line 120)	\$244,747.20
302. Less amounts paid by/for borrower (line 220)	\$244,503.68
303. Cash From Borrower	\$243.52

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	\$240,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City property taxes	
407. County property taxes	
408. Assessment Taxes	
409. Other Taxes	
410. HOA Dues	
411.	
412.	
413.	
414.	
415.	
416.	
420. Gross Amount Due to Seller	\$240,000.00
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	\$203,646.74
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City property taxes	
511. County property taxes	\$848.19
512. Assessment Taxes	
513. Other Taxes	
514. HOA Dues	\$8.75
515.	
516. HOA Dues for 1st Quarter	\$266.00
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$204,769.68
600. Cash At Settlement To/From Seller	
601. Gross Amount due to seller (line 420)	\$240,000.00
602. Less reductions in amt. due seller (line 520)	\$204,769.68
603. Cash To Seller	\$35,230.32

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				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
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	@ \$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)	\$0.00
1002. Homeowner's insurance	months @		per month		
1003. Mortgage insurance	months @		per month		
1004. City property taxes	months @		per month		
1005. County property taxes	months @		per month		
1006. Assessment Taxes	months @		per month		
1007. Other Taxes	months @		per month		
1008. HOA Dues	months @		per month		
1009.	0 months @				
1010. HOA Dues	0 months @				
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Title services and lender's title insurance	to	Old Republic National Title	(from GFE #4)	\$1,010.00	
1102. Settlement or closing fee	to				
1103. Owner's title insurance	to	Old Republic National Title	(from GFE #5)	\$936.00	
1104. Lender's title insurance	to	Old Republic National Title	\$150.00		
1105. Lender's title policy limit \$	\$40,000.00/\$150.00				
1106. Owner's title policy limit \$	\$240,000.00/\$936.00				
1107. Agent's portion of the total title insurance premium	to		\$0.00		
1108. Underwriter's portion of the total title insurance premium	to	Old Republic National Title	\$1,086.00		
1109. Deed Preparation Fee	to			\$150.00	
1200. Government Recording and Transfer Charges					
1201. Government recording charges				(from GFE #7)	\$99.00
1202. Deed \$43.00 ; Mortgage \$56.00 ; Release \$0.00	to Clerk of the Circuit Court				
1203. Transfer taxes				(from GFE #8)	\$1,149.00
1204. City/County tax/stamps	Deed \$254.00 ; Mortgage \$33.00	to Clerk of the Circuit Court			
1205. State tax/stamps	Deed \$762.00 ; Mortgage \$100.00	to Clerk of the Circuit Court			
1206. Grantor Tax	to	Clerk of the Circuit Court		\$305.00	
1207. Congestion Relief Fee	to	Clerk of the Circuit Court		\$457.20	
1300. Additional Settlement Charges					
1301. Required services you can shop for				(from GFE #6)	
1302. HOA Dues for 2nd Quarter	to			\$266.00	
1303. HOA Resale Docs	to			\$325.00	
1304. HOA Transfer Fee	to			\$50.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$4,747.20	

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