



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number: 12345678	7. Loan Number: 555-1212	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: Fred Flintstone Wilma Flintstone		E. Name & Address of Seller: Barney Rubble Betty Rubble		E. Name & Address of Lender: First Bank of Bedrock, NA 2334 Slate Avenue, Bedrock, Nebraska 68444	
G. Property Location: 123 Stoneridge Parkway, Bedrock,, Bedrock, NE 68444 Lot 7 of Stoneridge Subdivision		H. Settlement Agent: Dakota Homestead Title Ins Place of Settlement: 315 S. Phillips Ave Sioux Falls, SD 57104 Phone 605-336-0388, Fax 605-336-5649		I. Settlement Date: 9/15/2009 Disbursement Date: 9/15/2009 FreeHUD-1.com Printed 08/10/2009 at 9:56 am EST	

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	200,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	6,154.71
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	206,154.71
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	2,000.00
202. Principal amount of new loan(s)	160,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	648.22
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219. Credit for Seller Portion of Title Fees	346.95
220. Total Paid by/for Borrower	162,995.17
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	206,154.71
302. Less amounts paid by/for borrower (line 220)	(162,995.17)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	43,159.54

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	200,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	200,000.00
500. Reductions In Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	13,056.00
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	136,899.57
505. Payoff of second mortgage loan	11,559.62
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	648.22
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519. Credit for Sellers Portion of Title Fees	346.95
520. Total Reduction Amount Due Seller	162,510.36
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	200,000.00
602. Less reductions in amount due seller (line 520)	(162,510.36)
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	37,489.64

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.

SUBSTITUTE FORM 1099 SELLER STATEMENT

The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on line 401 above constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent (Fed. Tax ID No: _____) with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

_____/____-____-____ SELLER SIGNATURE TIN _____/____-____-____ SELLER SIGNATURE TIN

_____/____-____-____ SELLER SIGNATURE TIN _____/____-____-____ SELLER SIGNATURE TIN

_____/____-____-____ SELLER SIGNATURE TIN _____/____-____-____ SELLER SIGNATURE TIN

_____/____-____-____ SELLER SIGNATURE TIN _____/____-____-____ SELLER SIGNATURE TIN

SELLER(S) NEW MAILING ADDRESS: _____

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. \$6,000.00	to Bedrock Realty		
702. \$6,000.00	to		
703. Commission paid at settlement			12,000.00
704.	to		
800. Items Payable In Connection With Loan			
801. Our origination charge	\$2,000.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	\$-500.00 (from GFE #2)		
803. Your adjusted origination charges	to (from GFE A)	1,500.00	
804. Appraisal fee	to Rocky Appraisals (from GFE #3)	400.00	
805. Credit report	to Credit Facts (from GFE #3)	15.00	
806. Tax service	to Tax Service America (from GFE #3)	30.00	
807. Flood certification	to EquiFlood (from GFE #3)	12.00	
808.	to (from GFE #3)		
900. Items Required By Lender To Be Paid In Advance			
901. Daily interest charges	from 09/16/2009 to 09/30/2009 @ \$27.5500/day (from GFE #10)	385.70	
902. Mortgage insurance premium	months to (from GFE #3)		
903. Homeowner's insurance	for 12 months to Allstate (from GFE #11)	944.22	
904.	months to (from GFE #11)		
1000. Reserves Deposited With Lender			
1001. Initial deposit for your escrow account	(from GFE #9)	1,180.89	
1002. Homeowner's insurance	1 months @ 78.69/month \$78.69		
1003. Mortgage insurance	months @ /month		
1004. Property taxes	10 months @ 110.22/month \$1,102.20		
1005.	months @ /month		
1006.	months @ /month		
1007. Aggregate Adjustment			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	295.00	
1102. Settlement or closing fee	\$100.00		100.00
1103. Owner's title insurance	(from GFE #5)	693.90	
1104. Lender's title insurance Dakota Homestead Title Insurance Compar	\$125.00		
1105. Lender's title policy	\$160,000.00		
1106. Owner's title policy	\$200,000.00		
1107. Agent's portion of the total title insurance premium	\$675.12		
1108. Underwriter's portion of the total title insurance premium	\$168.78		
1109. Closing Protection Letter Fee	\$25.00		
1110. Mobile Notary Service			150.00
1111. Express Mail Charge	\$25.00		25.00
1112. Wire Fee	\$20.00		20.00
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	88.00	
1202. Deed \$22.00	Mortgage \$66.00 Release \$11.00		11.00
1203. Transfer taxes	(from GFE #8)		
1204. City/County tax/stamps	Deed \$ Mortgage \$		
1205. State tax/stamps	Deed \$ Mortgage \$		
1206.	Deed \$ Mortgage \$		
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)	610.00	
1302. Home Inspection	to Leave No Rock U \$550.00		
1303. Survey	to Bedrock Surveyo \$60.00		
1304. Homeowners Warranty	to Home Warranty,		
1305.	to		
1400. Total Settlement Charges	(enter on lines 103, Section J and 502, Section K)	6,154.71	13,056.00

HUD CERTIFICATION OF BUYER AND SELLER

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 copy of the HUD-1 Settlement Statement.

BUYER SIGNATURE

SELLER SIGNATURE

BUYER SIGNATURE

SELLER SIGNATURE

BUYER SIGNATURE

SELLER SIGNATURE

BUYER SIGNATURE

SELLER SIGNATURE

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

By: _____
SETTLEMENT AGENT

DATE

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
2,000.00	2,000.00
500.00	-500.00
1,500.00	1,500.00
0.00	0.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal fee	# 804
Credit report	# 805
Tax service	# 806
Flood certification	# 807
Title services and lender's title insurance	# 1101
Home Inspection	# 1302
Survey	# 1303
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
100.00	88.00
400.00	400.00
15.00	15.00
30.00	30.00
12.00	12.00
300.00	295.00
400.00	550.00
0.00	60.00
1,257.00	1,450.00
\$193.00	or 15.3540%

Charges That Can Change		
Daily interest charges	# 901	\$27.5500/day
Homeowner's insurance	# 903	
Initial deposit for your escrow account	# 1001	

Good Faith Estimate	HUD-1
400.00	385.70
1,000.00	944.22
1,500.00	1,180.89

Loan Terms

Your initial loan amount is	\$
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	<input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be on / / and can change again every years after / / . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than % .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on / / and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on / / .
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.