

**A. Settlement Statement**

**B. Type of Loan**

|   |  |  |                            |                            |   |
|---|--|--|----------------------------|----------------------------|---|
| 1. <input type="checkbox"/> FHA           | 2. <input type="checkbox"/> FmHA       | 3. <input type="checkbox"/> Conv. Unins. | 6. File Number:<br>9999999 | 7. Loan Number:<br>9999999 | 8. Mortgage Insurance Case Number:<br>99-99-9-9999999 |
| 4. <input checked="" 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.

|   |   |   |
|---|---|---|
| <b>D. Name &amp; Address of Borrower:</b><br>John Q. DOE<br>Mary Q. DOE<br><br>98 Washington Street<br>Anytown, US 99999                    | <b>E. Name &amp; Address of Seller:</b><br>Timothy A. SMITH<br><br>76 Elm Street<br>Anytown, US 99999                                     | <b>F. Name &amp; Address of Lender:</b><br>ANYTOWN BANK<br><br>123 Main Street<br>Anytown, US 99999 |
| <b>G. Property Location:</b><br><br>98 Washington Street<br>Anytown, US 99999<br>Lot 1, Bl. 23, Sec. 45 N. Anytown<br>Washington County, US | <b>H. Settlement Agent:</b><br>Anytown Settlement Agency<br><br>Place of Settlement:<br>987 Main Street<br>Suite 100<br>Anytown, US 99999 | <b>I. Settlement Date:</b><br><br>06/29/2003  |

| <b>J. Summary of Borrower's Transaction</b>  |                | <b>K. Summary of Seller's Transaction</b>  |                |
|--|----------------|--|----------------|
| <b>100. Gross Amount Due From Borrower</b>   |                | <b>400. Gross Amount Due To Seller</b>   |                |
| 101. Contract sales price  | 196,000.00     | 401. Contract sales price  | 196,000.00     |
| 102. Personal property   |                | 402. Personal property   |                |
| 103. Settlement charges to borrower (line 1400)  | 4,540.74       | 403.   |                |
| 104.   |                | 404.   |                |
| 105.   |                | 405.   |                |
| <b>Adjustments for items paid by seller in advance</b>   |                | <b>Adjustments for items paid by seller in advance</b>                                       |                |
| 106. City/town taxes to  |                | 406. City/town taxes to  |                |
| 107. County taxes 6/29 to 6/30   | 11.31          | 407. County taxes 6/29 to 6/30   | 11.31          |
| 108. Assessments to  |                | 408. Assessments to  |                |
| 109.   |                | 409.   |                |
| 110.   |                | 410.   |                |
| 111.   |                | 411.   |                |
| 112.   |                | 412.   |                |
| <b>120. Gross Amount Due From Borrower</b>   | 200,552.05     | <b>420. Gross Amount Due To Seller</b>   | 196,011.31     |
| <b>200. Amounts Paid By Or In Behalf Of Borrower</b>   |                | <b>500. Reductions In Amount Due To Seller</b>   |                |
| 201. Deposit or earnest money  | 1,000.00       | 501. Excess deposit (see instructions)   |                |
| 202. Principal amount of new loan(s)   | 196,000.00     | 502. Settlement charges to seller (line 1400)  | 10,474.00      |
| 203. Existing loan(s) taken subject to   |                | 503. Existing loan(s) taken subject to   |                |
| 204.   |                | 504. Payoff of first mortgage loan   | 105,297.12     |
| 205.   |                | 505. Payoff of second mortgage loan  |                |
| 206.   |                | 506. Payoff Processing/Delivery  | 25.00          |
| 207.   |                | 507. Home Warranty   | 325.00         |
| 208.   |                | 508. Rent Back Security Deposit  | 1,000.00       |
| 209. Rent Back 6/29 to 7/10 @ 49.95  | 649.35         | 509. Rent Back 6/29 to 7/10 @ 49.95  | 649.35         |
| <b>Adjustments for items unpaid by seller</b>  |                | <b>Adjustments for items unpaid by seller</b>  |                |
| 210. City/town taxes to  |                | 510. City/town taxes to  |                |
| 211. County taxes to   |                | 511. County taxes to   |                |
| 212. Assessments to  |                | 512. Assessments to  |                |
| 213.   |                | 513. 1st 1/2 1998 RE Taxes #999-9-99-99-999  | 1,023.82       |
| 214.   |                | 514.   |                |
| 215.   |                | 515.   |                |
| 216.   |                | 516.   |                |
| 217.   |                | 517.   |                |
| 218.   |                | 518.   |                |
| 219.   |                | 519.   |                |
| <b>220. Total Paid By/For Borrower</b>   | 197,649.35     | <b>520. Total Reduction Amount Due Seller</b>  | 118,794.29     |
| <b>300. Cash At Settlement From/To Borrower</b>  |                | <b>600. Cash At Settlement To/From Seller</b>  |                |
| 301. Gross Amount due from borrower (line 120)   | 200,552.05     | 601. Gross amount due to seller (line 420)   | 196,011.31     |
| 302. Less amounts paid by/for borrower (line 220)  | ( 197,649.35 ) | 602. Less reductions in amt. due seller (line 520)   | ( 118,794.29 ) |
| <b>303. Cash</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower | 2,902.70       | <b>603. Cash</b> <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller | 77,217.02      |

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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.

The information requested does not lend itself to confidentiality.

**L. Settlement Charges**

|  |                      |                     |                                      |                 |   |  |
|--|----------------------|---------------------|--------------------------------------|-----------------|---|--|
| <b>700. Total Sales/Broker's Commission based on price \$</b>                            | 196,000.00           | @                   | 5.00 % =                             | 9,800.00        |   |  |
| Division of Commission (line 700) as follows:  |                      |                     |                                      |                 | Paid From Borrowers Funds at Settlement | Paid From Seller's Funds at Settlement |
| 701. \$  | 5,880.00             | to                  | Anytown Real Estate                  |                 |   |  |
| 702. \$  | 3,920.00             | to                  | Anytown Properties                   |                 |   |  |
| 703. Commission paid at Settlement   |                      |                     |                                      |                 |   | 9,800                                  |
| 704. Deposit held by Anytown Real Estate   |                      |                     | \$1000                               |                 |   |  |
| <b>800. Items Payable In Connection With Loan</b>  |                      |                     |                                      |                 |   |  |
| 801. Loan Origination Fee  | 1 %                  |                     | ANYTOWN BANK                         |                 | 1,960.00                                |  |
| 802. Loan Discount   | %                    |                     |                                      |                 |   |  |
| 803. Appraisal Fee   |                      | to                  | James Jones                          | 300B            |   |  |
| 804. Credit Report   |                      | to                  | ABC Credit Reports                   | 58B             |   |  |
| 805. Lender's Inspection Fee   |                      |                     |                                      |                 |   |  |
| 806. Mortgage Insurance Application Fee to   |                      |                     |                                      |                 |   |  |
| 807. Assumption Fee  |                      |                     |                                      |                 |   |  |
| 808. Tax Service Contract  |                      |                     | ANYTOWN BANK                         |                 | 65.00                                   |  |
| 809. Flood Cert. Fee   |                      |                     | ANYTOWN BANK                         |                 | 21.50                                   |  |
| 810.   |                      |                     |                                      |                 |   |  |
| 811.   |                      |                     |                                      |                 |   |  |
| <b>900. Items Required By Lender To Be Paid In Advance</b>                               |                      |                     |                                      |                 |   |  |
| 901. Interest from   | 06/29/98             | to                  | 07/01/98                             | @ \$ 37.59 /day |   | 75.18                                  |
| 902. Mortgage Insurance Premium for  |                      |                     |                                      | months to       |   |  |
| 903. Hazard Insurance Premium for  |                      |                     |                                      | years to        |   |  |
| 904.   |                      |                     |                                      | years to        |   |  |
| 905.   |                      |                     |                                      |                 |   |  |
| <b>1000. Reserves Deposited With Lender</b>  |                      |                     |                                      |                 |   |  |
| 1001. Hazard insurance   | 2 months@ \$         |                     | 24.15                                | per month       |   | 48.30                                  |
| 1002. Mortgage insurance   | months@ \$           |                     |                                      | per month       |   |  |
| 1003. City property taxes  | months@ \$           |                     |                                      | per month       |   |  |
| 1004. County property taxes  | 2 months@ \$         |                     | 170.64                               | per month       |   | 341.28                                 |
| 1005. Annual assessments   | months@ \$           |                     |                                      | per month       |   |  |
| 1006.  | months@ \$           |                     |                                      | per month       |   |  |
| 1007.  | months@ \$           |                     |                                      | per month       |   |  |
| 1008. Aggregate Adjustment   |                      |                     |                                      |                 |   | -144.92                                |
| <b>1100. Title Charges</b>   |                      |                     |                                      |                 |   |  |
| 1101. Settlement or closing fee  |                      | to                  | Anytown Settlement Agency            |                 |   | 195.00                                 |
| 1102. Abstract or title search   |                      | to                  |                                      |                 |   |  |
| 1103. Title examination  |                      | to                  | ABCIC                                |                 | 243.00                                  |  |
| 1104. Title insurance binder   |                      | to                  |                                      |                 |   |  |
| 1105. Document preparation   |                      | to                  | Watson & Watson, PLC                 |                 |   | 125.00                                 |
| 1106. Notary fees  |                      | to                  |                                      |                 |   |  |
| 1107. Attorney's fees  |                      | to                  |                                      |                 |   |  |
| (includes above items numbers: )   |                      |                     |                                      |                 |   |  |
| 1108. Title insurance  |                      | to                  | Anytown Land Title Insurance Company |                 | 831.40                                  |  |
| (includes above items numbers: 1104 & ALTA 8.1 )   |                      |                     |                                      |                 |   |  |
| 1109. Lender's coverage  | \$ 196,000.00 ----   |                     | 585.40                               |                 |   |  |
| 1110. Owner's coverage   | \$ 196,000.00 ----   |                     | 246.00                               |                 |   |  |
| 1111. R5-E Filing Fee  |                      |                     | Anytown Settlement Agency            |                 |   | 25.00                                  |
| 1112. Release Processing   |                      |                     | Anytown Settlement Agency            |                 |   | 85.00                                  |
| 1113.  |                      |                     |                                      |                 |   |  |
| <b>1200. Government Recording and Transfer Charges</b>                                   |                      |                     |                                      |                 |   |  |
| 1201. Recording fees: Deed \$  | 17.00 ; Mortgage \$  | 16.00 ; Releases \$ | 16.00                                |                 | 33.00                                   | 16.00                                  |
| 1202. City/county tax/stamps: Deed \$  | 98.00 ; Mortgage \$  | 98.00               |                                      |                 | 196.00                                  |  |
| 1203. State tax/stamps: Deed \$  | 294.00 ; Mortgage \$ | 294.00              |                                      |                 | 588.00                                  |  |
| 1204. Grantors Tax   |                      |                     |                                      |                 |   | 196.00                                 |
| 1205. Record Assignment  |                      |                     |                                      |                 | 16.00                                   |  |
| <b>1300. Additional Settlement Charges</b>   |                      |                     |                                      |                 |   |  |
| 1301. Survey   |                      | to                  | Andrew V. Johnson                    |                 | 235.00                                  |  |
| 1302. Pest inspection to   |                      |                     |                                      |                 |   |  |
| 1303. Record POA and Affidavit   |                      |                     | Clerk of Court                       |                 | 32.00                                   | 32.00                                  |
| 1304.  |                      |                     |                                      |                 |   |  |
| 1305.  |                      |                     |                                      |                 |   |  |
| <b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b> |                      |                     |                                      |                 | 4,540.74                                | 10,474.00                              |