



HUD-1 SETTLEMENT STATEMENT

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		SETTLEMENT STATEMENT	
B. TYPE OF LOAN 3. CONV. UNINS.	1. FHA	2. FmHA	6. File Number
	4. VA	5. CONV. INS.	7. Loan Number
			8. Mortgage Insurance Case Number
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 total:			
D. NAME AND ADDRESS OF BORROWER:	E. NAME AND ADDRESS OF SELLER:	F. NAME AND ADDRESS OF LENDER:	
G. PROPERTY LOCATION:		H. SETTLEMENT AGENT: NAME AND ADDRESS	
		PLACE OF SETTLEMENT:	I. SETTLEMENT DATE:

J. SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower(line 1400)	
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	

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract sales price	
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. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit of earnest money	
202. Principal amount of new loan(s)	
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
212. Assessments	to
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	

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	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	to
511. County taxes	to
512. Assessments	to
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	

300. CASH AT SETTLEMENT FROM/TO BORROWER	
301. Gross amount due from borrower(line 120)	
302. Less amounts paid by/for borrower(line 220)	
303. CASH (FROM) (TO) BORROWER	

600. CASH AT SETTLEMENT TO/FROM SELLER	
601. Gross amount due to seller (line 420)	
602. Less reductions in amount due seller (line 520)	
603. CASH (TO) (FROM) SELLER	



L. SETTLEMENT CHARGES					PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$	@	%=				
Division of Commission (line 700) as follows:						
701. \$	to					
702. \$	to					
703. Commission paid at Settlement:						
704.						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN						
801. Loan Origination Fee	%					
802. Loan Discount	%					
803. Appraisal Fee	to					
804. Credit Report	to					
805. Lender's Inspection Fee						
806. Mortgage Insurance Application Fee	to					
807. Assumption Fee						
808.						
809.						
810.						
811.						
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE						
901. Interest from	to	@ \$	/day			
902. Mortgage Insurance Premium for			months to			
903. Hazard Insurance Premium for			years to			
904.			years to			
905.						
1000. RESERVES DEPOSITED WITH LENDER						
1001. Hazard Insurance			months @ \$	per month		
1002. Mortgage insurance			months @ \$	per month		
1003. City property taxes			months @ \$	per month		
1004. County property taxes			months @ \$	per month		
1005. Annual assessments			months @ \$	per month		
1006.			months @ \$	per month		
1007.			months @ \$	per month		
1008. Aggregate Adjustment			months @ \$	per month		
1100. TITLE CHARGES						
1101. Settlement or closing fee	to					
1102. Abstract or title search	to					
1103. Title examination	to					
1104. Title insurance binder	to					
1105. Document preparation	to					
1106. Notary fees	to					
1107. Attorney's fees	to					
	(includes above items numbers;)			
1108. Title Insurance	to					
	(includes above items numbers;)			
1109. Lender's coverage	\$					
1110. Owner's coverage	\$					
1111.						
1112.						
1113.						
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES						
1201. Recording fees: Deed \$; Mortgage \$; Releases \$		
1202. City/county tax/stamps:	Deed \$; Mortgage \$			
1203. State tax/stamps:	Deed \$; Mortgage \$			
1204.						
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES						
1301. Survey	to					
1302. Pest inspection	to					
1303.						
1304.						
1305.						
1400. TOTAL SETTLEMENT CHARGES	(enter on lines 103, Section J and 502, Section K)					

* Courtesy copy from HUD "Buying Your Home – Settlement Costs and Useful Information HUD-398-H(4) June '97