



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		File Number	Loan Number	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 totals.					
D. Name & Address of Borrower: Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.		E. Name & Address of Seller: Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.		F. Name & Address of Lender: Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.	
G. Property Location: Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.		H. Settlement Agent: Settlement Agent		I. Settlement Date: 12/25/2025	
		Place of Settlement: Place of Settlement			

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower		
101. Contract sales price		\$12,345.67
102. Personal property		\$12,345.67
103. Settlement charges to borrower (line 1400)		\$12,345.67
104. \$12,345.67		\$12,345.67
105. \$12,345.67		\$12,345.67
Adjustment for items paid by seller in advance		
106. City/town taxes 12 to 12		\$12,345.67
107. County taxes 12 to 12		\$12,345.67
108. Assessments 12 to 12		\$12,345.67
109. \$12,345.67		\$12,345.67
110. \$12,345.67		\$12,345.67
111. \$12,345.67		\$12,345.67
112. \$12,345.67		\$12,345.67
120. Gross Amount Due from Borrower		\$12,345.67
200. Amount Paid by or in Behalf of Borrower		
201. Deposit or earnest money		\$12,345.67
202. Principal amount of new loan(s) \$12,345.67		\$12,345.67
203. Existing loan(s) taken subject to		\$12,345.67
204. \$12,345.67		\$12,345.67
205. \$12,345.67		\$12,345.67
206. \$12,345.67		\$12,345.67
207. \$12,345.67		\$12,345.67
208. \$12,345.67		\$12,345.67
209. \$12,345.67		\$12,345.67
Adjustments for items unpaid by seller		
210. City/town taxes 12 to 12		\$12,345.67
211. County taxes 12 to 12		\$12,345.67
212. Assessments 12 to 12		\$12,345.67
213. \$12,345.67		\$12,345.67
214. \$12,345.67		\$12,345.67
215. \$12,345.67		\$12,345.67
216. \$12,345.67		\$12,345.67
217. \$12,345.67		\$12,345.67
218. \$12,345.67		\$12,345.67
219. \$12,345.67		\$12,345.67
220. Total Paid by/for Borrower		\$12,345.67
300. Cash at Settlement from/to Borrower		
301. Gross amount due from borrower (line 120)		\$12,345.67
302. Less amounts paid by/for borrower (line 220)	(\$12,345.67)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$12,345.67

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller		
401. Contract sales price		\$12,345.67
402. Personal property		\$12,345.67
403. \$12,345.67		\$12,345.67
404. \$12,345.67		\$12,345.67
405. \$12,345.67		\$12,345.67
Adjustment for items paid by seller in advance		
406. City/town taxes 12 to 12		\$12,345.67
407. County taxes 12 to 12		\$12,345.67
408. Assessments 12 to 12		\$12,345.67
409. \$12,345.67		\$12,345.67
410. \$12,345.67		\$12,345.67
411. \$12,345.67		\$12,345.67
412. \$12,345.67		\$12,345.67
420. Gross Amount Due to Seller		\$12,345.67
500. Reductions In Amount Due to seller		
501. Excess deposit (see instructions)		\$12,345.67
502. Settlement charges to seller (line 1400)		\$12,345.67
503. Existing loan(s) taken subject to		\$12,345.67
504. Payoff of first mortgage loan		\$12,345.67
505. Payoff of second mortgage loan		\$12,345.67
506. \$12,345.67		\$12,345.67
507. \$12,345.67		\$12,345.67
508. \$12,345.67		\$12,345.67
509. \$12,345.67		\$12,345.67
Adjustments for items unpaid by seller		
510. City/town taxes 12 to 12		\$12,345.67
511. County taxes 12 to 12		\$12,345.67
512. Assessments 12 to 12		\$12,345.67
513. \$12,345.67		\$12,345.67
514. \$12,345.67		\$12,345.67
515. \$12,345.67		\$12,345.67
516. \$12,345.67		\$12,345.67
517. \$12,345.67		\$12,345.67
518. \$12,345.67		\$12,345.67
519. \$12,345.67		\$12,345.67
520. Total Reduction Amount Due Seller		\$12,345.67
600. Cash at Settlement to/from Seller		
601. Gross amount due to seller (line 420)		\$12,345.67
602. Less reductions in amounts due seller (line 520)	(\$12,345.67)
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		\$12,345.67

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.

L. Settlement Charges						
700. Total Real Estate Broker Fees \$12,345.67				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement	
Division of commission (line 700) as follows :						
701. \$ Commission to Commission Division Line 701 To						
702. \$ Division to Commission Division Line 702 To						
703. Commission paid at settlement				\$12,345.67	\$12,345.67	
704. Commission Paid at Settlement				\$12,345.67	\$12,345.67	
800. Items Payable in Connection with Loan						
801. Our origination charge \$12,345.67 \$ Our (from GFE #1)						
802. Your credit or charge (points) for the specific interest rate chosen \$12,345.67 \$ Origina- (from GFE #2)						
803. Your adjusted origination charges (from GFE #A)				\$12,345.67		
804. Appraisal fee to Adjusted Origination Charges (from GFE #3)				\$12,345.67		
805. Credit report to Appraisal Fee To Points (from GFE #3)				\$12,345.67		
806. Tax service to Credit Report To Referen- (from GFE #3)				\$12,345.67		
807. Flood certification to Tax Service To Referen- (from GFE #3)				\$12,345.67		
808. Flood Certification To				\$12,345.67		
809. Line 808 Description				\$12,345.67		
810. Line 809 Description				\$12,345.67		
811. Line 810 Description				\$12,345.67		
900. Items Required by Lender to be Paid in Advance						
901. Daily interest charges from 12 to 25 @ \$ \$12, /day (from GFE #10)				\$12,345.67		
902. Mortgage insurance premium for 12,345 months to Mortgage Insurance Premium (from GFE #3)				\$12,345.67		
903. Homeowner's insurance for 12,345.67 years to Homeowner's Insurance To (from GFE #11)				\$12,345.67		
904. Line 904 Description				\$12,345.67		
1000. Reserves Deposited with Lender						
1001. Initial deposit for your escrow account (from GFE #9)				\$12,345.67		
1002. Homeowner's insurance 12,345 months @ \$ \$12,345.67 per month \$ \$12,345.67						
1003. Mortgage insurance 12,345 months @ \$ \$12,345.67 per month \$ \$12,345.67						
1004. Property Taxes 12,345 months @ \$ \$12,345.67 per month \$ \$12,345.67						
1005. 12,345 months @ \$ \$12,345.67 per month \$ \$12,345.67						
1006. 12,345 months @ \$ \$12,345.67 per month \$ \$12,345.67						
1007. Aggregate Adjustment -\$ \$12,345.67						
1100. Title Charges						
1101. Title services and lender's title insurance (from GFE #4)				\$12,345.67		
1102. Settlement or closing fee Settlement or Closing Fee To \$ \$12,345.67					\$12,345.67	
1103. Owner's title insurance Owner's Title Insurance (from GFE #5)				\$12,345.67		
1104. Lender's title insurance \$12,345.67 \$ Lender's Title						
1105. Lender's title policy limit \$ \$12,345.67 Insurance To						
1106. Owner's title policy limit \$ \$12,345.67						
1107. Agent's portion of the total title insurance premium to Agent's Portion of Total \$ \$12,345.67						
1108. Underwriter's portion of the total title insurance premium to Underwriter's \$ \$12,345.67						
1109. Line 1109 Description Premium To of Total				\$12,345.67	\$12,345.67	
1110. Line 1110 Description Title Insurance				\$12,345.67	\$12,345.67	
1111. Line 1111 Description Premium To				\$12,345.67	\$12,345.67	
1200. Government Recording and Transfer Charges						
1201. Government recording charges (from GFE #7)				\$12,345.67	\$12,345.67	
1202. Deed \$ \$12,345.67 Mortgage \$ \$12,345.67 Release \$ Transfer				\$12,345.67	\$12,345.67	
1203. Transfer taxes Taxes To (from GFE #8)				\$12,345.67	\$12,345.67	
1204. City/County tax/stamps Deed \$ \$12, Mortgage \$ \$12,345.67					\$12,345.67	
1205. State tax/stamps Deed \$ \$45,67 Mortgage \$ \$12,345.67					\$12,345.67	
1206. Line 1206 Description 345.67				\$12,345.67	\$12,345.67	
1300. Additional Settlement Charges						
1301. Required services that you can shop for (from GFE #6)				\$12,345.67		
1302. Required Services Line 1302 Description \$ Required Services				\$12,345.67	\$12,345.67	
1303. Required Services Line 1303 Description \$ Required Services				\$12,345.67	\$12,345.67	
1304. Line 1304 Description Line 1303 To				\$12,345.67	\$12,345.67	
1305. Line 1305 Description				\$12,345.67	\$12,345.67	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$12,345.67	\$12,345.67	

