



## A. Settlement Statement (HUD-1)

| B. Type of Loan  |   |  |
|--|---|--|
| 1. X FHA 2. RHS 3. Conv. Unins. 4. VA 5. Conv. Ins.  | 6. File Number: 7. Loan Number: File Number Loan Number   | 8. Mortgage Insurance Case Number:<br>Mortgage Insurance Case<br>Number                                      |
| C. Note: This form is furnished to give you a statement of actual sett "(p.o.c.)" were paid outside the closing; they are shown here |   |  |
| 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  | H. Settlement Agent: Settlement Agent   | I. Settlement Date: 12/25/2025   |
| adipiscing elit, sed do eiusmod tempor.  | Place of Settlement: Place of Settlement  |  |

## J. Summary of Borrower's Transaction

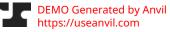
| J. Summary of Borrower's Transaction              |                 |  |  |  |  |
|---|-----------------|--|--|--|--|
| 100. Gross Amount Due from Borrower               |                 |  |  |  |  |
| 101. Contract sales price                         | \$12,345.67     |  |  |  |  |
| 102. Personal 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 X From 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                | #42.245.65      |
| 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 X To 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.

| 700. Total Real Estate Broker Fees \$12,345.67  |   |   |
|---|---|---|
| Division of commission (line 700) as follows :  | Paid From<br>Borrower's   | Paid From Seller's  |
| 701. \$ Commission to Commission Division Line 701 To   | Funds at<br>Settlement  | Funds at<br>Settlement  |
| 702. \$ DivisinIssion to Commission Division Line 702 To  | Settlement  | Settlement  |
| 703. Coather of baid at settlement  | \$12,345.67   | \$12,345.67   |
| 704. Con Paid at Settlement   | \$12,345.67   | \$12,345.6  |
| From 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 \$ Original (from GFE #2)   |   |   |
| 803. Your adjusted origination charges  tipn (from GFE #A)  | \$12,345.67   |   |
| 804. Appraisal fee to Adjusted Origination Charges Charge (from GFE #3)   |   |   |
| 805 Credit report to Appraisal Fee To Points (from GEE #3)  | \$12.345.67   |   |
| 806. Tax service to Credit Report To  | \$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 MAGGAGE Insurance Premium (from GFE #3)  | \$12,345.67   |   |
| 903. Homeowner's insurance for 12,345,67 years to Hornoeowner's Insurance To (from GFE #11)   | \$12,345.67   |   |
| 904. Line 904 Description   | \$12,345.67   |   |
| <u>'</u>  | + :=/0 :0:0:  |   |
| 1000. Reserves Deposited with Lender  | #42.24F.67  | <u> </u>  |
| 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  |   |   |
| 1001  |   |   |
| 1004. Property Taxes 12,345 months @ \$ \$12,345.67 per month \$ \$12,345.67 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)   |   | I   |
|   | \$12,345.67   | *40.045.6   |
| 1102. Settlement or closing fee Settlement or Closing Fee To \$ \$12,345.67   | •   | \$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)   | \$12,345.67<br>\$12,345.67  | \$12,345.6  |
| 1103. Owner's title insuranceOwner's Title Insurance(from GFE #5)1104. Lender's title insurance\$12,345.67\$ Lender's Title   | •   | \$12,345.6  |
| 1103. Owner's title insuranceOwner's Title Insurance(from GFE #5)1104. Lender's title insurance\$12,345.67\$ Lender's Title1105. Lender's title policy limit\$12,345.67Insurance To   | •   | \$12,345.6  |
| 1103. Owner's title insuranceOwner's Title Insurance(from GFE #5)1104. Lender's title insurance\$12,345.67\$ Lender's Title1105. Lender's title policy limit \$\$12,345.67Insurance To1106. Owner's title policy limit \$\$12,345.67  | •   | \$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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   | •   | \$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  | \$12,345.67   |   |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Premium to Premium to Total \$ \$12,345.67  1109. Line 1109 Description Premium to Total \$ \$12,345.67  | \$12,345.67<br>\$12,345.67  | \$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Line 1109 Description  Premium To  Premium To   | \$12,345.67<br>\$12,345.67<br>\$12,345.67   | \$12,345.6°<br>\$12,345.6°  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Premium to Premium to Total  1109. Line 1109 Description Premium To  1111. Line 1111 Description Premium To  | \$12,345.67<br>\$12,345.67  | \$12,345.6°<br>\$12,345.6°  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  1109. Line 1109 Description Premium To  1110. Line 1110 Description Title Insurance  1111. Line 1111 Description Premium To   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  | \$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  1109. Line 1109 Description Premium To  1110. Line 1110 Description Title Insurance  1111. Line 1111 Description Premium To  1200. Government Recording and Transfer Charges  1201. Government recording charges (from GFE #7)  | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  1109. Line 1109 Description  Premium To  1200. Government Recording and Transfer Charges  1201. Government recording charges (from GFE #7)  1202. Deed \$ \$12,345.67 Mortgage \$ \$12,345.67 Release \$ Transfer  | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67   | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  1109. Line 1109 Description Premount of Total  1110. Line 1110 Description Title Insurance  1111. Line 1111 Description Premium To  1200. Government Recording and Transfer Charges  1201. Government recording charges (from GFE #7)  1202. Deed \$ \$12,345.67 Mortgage \$ \$12,345.67 Release \$ Transfer  1203. Transfer taxes Taxes (from GFE #8)  | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  1104. Lender's title insurance \$12,345.67 \$ Lender's Title  1105. Lender's title policy limit \$ \$12,345.67   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67   | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  1109. Line 1109 Description Premount of Total  1110. Line 1110 Description Title Insurance  1111. Line 1111 Description Premium To  1200. Government Recording and Transfer Charges  1201. Government recording charges (from GFE #7)  1202. Deed \$ \$12,345.67  Mortgage \$ \$12,345.67  Release \$ Transfer  1203. Transfer taxes Taxes To (from GFE #8)  1204. City/County tax/stamps Deed \$ \$12, Mortgage \$ \$12,345.67   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67   | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5) 1104. Lender's title insurance \$12,345.67 \$ Lender's Title 1105. Lender's title policy limit \$ \$12,345.67   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  1104. Lender's title insurance \$12,345.67 \$ Lender's Title  1105. Lender's title policy limit \$ \$12,345.67   | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67                               | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance (from GFE #5)  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 Agent's Portion of Total \$ \$12,345.67  1109. Line 1109 Description Premount of Total Total  1110. Line 1110 Description Title Insurance  1111. Line 1111 Description Premium To  1200. Government Recording and Transfer Charges  1201. Government recording charges (from GFE #7)  1202. Deed \$ \$12,345.67 Mortgage \$ \$12,345.67 Release \$ Transfer  1203. Transfer taxes Taxes To (from GFE #8)  1204. City/County tax/stamps Deed \$ \$12, Mortgage \$ \$12,345.67  1205. State tax/stamps Deed \$ \$42,67 Mortgage \$ \$12,345.67  1206. Line 1206 Description 345.67  1300. Additional Settlement Charges  1301. Required services that you can shop for (from GFE #6)  | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67                               | \$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6<br>\$12,345.6  |
| 1103. Owner's title insurance Owner's Title Insurance 1104. Lender's title insurance 1105. Lender's title insurance 1105. Lender's title policy limit \$ \$12,345.67  | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67                | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67  |
| 1103. Owner's title insurance Owner's Title Insurance 1104. Lender's title insurance 112,345.67 \$ Lender's Title 1105. Lender's title policy limit \$ \$12,345.67 \$ Insurance To 1106. Owner's title policy limit \$ \$12,345.67 \$ Insurance To 1107. Agent's portion of the total title insurance premium to Agent's Portion of Total \$ \$12,345.67 \$ Insurance premium to Agent's Portion of Total \$ \$12,345.67 \$ Insurance premium to Insurance I | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67 | \$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67<br>\$12,345.67 |



| Comparison of Good Faith Estimate (GFE) and HUD-1 Charrges           | 3   | Good Faith Estimate  | HUD-1                           |  |
|--|---|--|---------------------------------|--|
| Charges That Cannot Increase   | HUD-1 Line Number   |  |                                 |  |
| Our origination charge   | # 801   | Good Faith   | HUD-1 - Charge 1                |  |
| Your credit or charge (points) for the specific interest rate chosen | # 802   | Estind Haith   | HUD-1 - Charge 2                |  |
| Your adjusted origination charges                                    | # 803   | <b>Esta contrai</b> th   | HUD-1 - Charge 3                |  |
| Transfer taxes   | # 1203  | <b>Elawora</b> th  | HUD-1 - Charge 4                |  |
|  |   | Ebrangate -  |                                 |  |
| Charges That In Total Cannot Increase More Than 10%                  |   | CG666GFaith Estimate   | HUD-1                           |  |
| Government recording charges   | # 1201  | \$12,345.67  | \$12,345.67                     |  |
| Government recording charges - Charge 1                              | # Govern-   | \$12,345.67  | \$12,345.67                     |  |
| Pewcriptiense Charges - Charge 2                                     | # MO9∕at  | \$12,345.67  | \$12,345.67                     |  |
| Pe%cliptiease Charges - Charge 3                                     | # hecogeralse   | \$12,345.67  | \$12,345.67                     |  |
| Descriptionse Charges - Charge 4                                     | # Pages   | \$12,345.67  | \$12,345.67                     |  |
| Pe%criptiease Charges - Charge 5                                     | # FOREGEE   | \$12,345.67  | \$12,345.67                     |  |
| De%criptionse Charges - Charge 6                                     | # Character   | \$12,345.67  | \$12,345.67                     |  |
| Percriptiense Charges - Charge 7                                     | # <b>Philips</b>  | \$12,345.67  | \$12,345.67                     |  |
| Description  | Total   | \$12,345.67  | \$12,345.67                     |  |
| Incre  | ease between SFE and HUD-1 Charges  | \$ \$12,345.67   | or 50.3% %                      |  |
|  | <b>BUMBES</b>   | ,  |                                 |  |
| Charges That Can Change  | Number  | Good Faith Estimate  | HUD-1                           |  |
| Initial deposit for your escrow account                              | Number<br># 1001  | \$12,345.67  | \$12,345.67                     |  |
| Daily interest charges \$ \$12, /day                                 | # 901   | \$12,345.67  | \$12,345.67                     |  |
| Homeowner's insurance 345.67   | # 903   | \$12,345.67  | \$12,345.67                     |  |
| Charges That Can Change - Charge 1                                   | # Charges   | \$12,345.67  | \$12,345.67                     |  |
| ២ <b>៤ឧទ្ធាំខ្</b> រុំ <b>២</b> កែន Can Change - Charge 2            | # Thatrges  | \$12,345.67  | \$12,345.67                     |  |
| Drargesionat Can Change - Charge 3                                   | # Charges   | \$12,345.67  | \$12,345.67                     |  |
| Loan feringion   | Change  |  |                                 |  |
| Your initial loan amount is  | <b>Charige</b><br>\$ 1941,2,345.67  |  |                                 |  |
|  |   |  |                                 |  |
| Your loan term is  Your initial interest rate is                     | Morabe years  |  |                                 |  |
|  | SQimber   |  |                                 |  |
| Your initial monthly amount owed for principal, interest, and any    | \$ Ny μ <u>p</u> η ber includes   |  |                                 |  |
| mortgage insurance is  | X Principal   |  |                                 |  |
|  | X Interest  |  |                                 |  |
|  | X Mortgage Insurance  |  |                                 |  |
|  |   | 50.00/   |                                 |  |
| Can your interest rate rise?   | X No Yes, it can rise to a maximum of 50.3%%. The first change will be on Intere  |  |                                 |  |
|  | and can change again every Interes  |  | Every change date type first    |  |
|  | interest rate can increase or dealer by 50. %. Over the life of guaranteed to never be lower than 1502396% or higher than 50. |  |                                 |  |
|  | guaranteed to never be lower than 199   |  | 3% <sub>%.</sub> change<br>date |  |
| Even if you make payments on time, can your loan balance rise?       |   | mum of \$ \$72,5451.67   |                                 |  |
| . ,  | change  |  |                                 |  |
| Even if you make payments on time, can your monthly                  | X No Yes, the first increase can be on Monthly and the monthly amount   |  |                                 |  |
| amount owed for principal, interest, and mortgage insurance rise?    | owed can rise to \$ Monthly . The maximum Ryan er rise to is \$ \$12,345.67   |  |                                 |  |
| Does your loan have a prepayment penalty?                            | payment nt first  X No Yes, your maximum prepayment pienellycia \$e\$12,345.67  |  |                                 |  |
| Does your loan have a balloon payment?                               | frequenc- date  X No Yes, you have a balloon payment of \$ \$12, due in 12,345 years  12/25/2025 345.67                       |  |                                 |  |
| Total monthly amount owed including escrow account payments          | X You do not have a monthly escrow  | payment for items, such as p   | roperty taxes and               |  |
|  | homeowner's insurance. You must pay these items directly yourself.  |  |                                 |  |
|  | You have an additional monthly escrow payment of \$\$12,345.67  |  |                                 |  |
| \$12,345.67  | that results in a total initial monthly   | esults in a total initial monthly amount owed of \$ Addition This includes |                                 |  |
| 412,5 <del>-1</del> 5.07   | principal interest any mortagage  |  |                                 |  |

description

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

X Property taxesX Flood insurance

X Additional escrow item 2

principal, interest, any mortagage insurance and any iteals @6.60 below

x payment
Homeowner's insurance
Includes
X Additional escrow item 1

X Additiblian escrow item 3

description