

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	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance	Test		

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 test buyer and miss buyer, both unmarried	E. Name & Address of Seller test seller and miss seller, both unmarried	F. Name & Address of Lender First United Bank and Trust Company 1400 W. Main Street Durant, OK 74701
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G. Property Location 660 N. Central Plano, TX 75074 660 N. Central Plano, TX 75074	H. Settlement Agent Name Lakewood Title - Garner Fee 660 North Central Expressway Suite 210 Plano, TX 75070 Tax ID: Underwritten By: Lawyers Title Insurance Corporation	I. Settlement Date 1/15/2018 Fund:
	Place of Settlement Lakewood Title - Garner Fee 660 North Central Expressway Suite 210 Plano, TX 75070	

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$526.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Assessment Taxes		408. Assessment Taxes	
109. School property taxes		409. School property taxes	
110. Other taxes		410. Other taxes	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$526.00	420. Gross Amount Due to Seller	\$0.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$430.35
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes		511. County property taxes	
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. Other taxes		514. Other taxes	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$0.00	520. Total Reduction Amount Due Seller	\$430.35
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$526.00	601. Gross Amount due to seller (line 420)	\$0.00
302. Less amounts paid by/for borrower (line 220)	\$0.00	602. Less reductions in amt. due seller (line 520)	\$430.35
303. Cash From Borrower	\$526.00	603. Cash From Seller	\$430.35

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

700. Total Sales/Broker's Commission based on price				\$0.00	@ % =	\$0.00	Paid From	Paid From
Division of Commission (line 700) as follows:							Borrower's	Seller's
701.	to						Funds at	Funds at
702.	to						Settlement	Settlement
703.	Commission Paid at Settlement						\$0.00	\$0.00
704.	The following parties, persons or firms	to						
705.	have received a portion of the	to						
706.	real estate commission shown above	to						
800. Items Payable in Connection with Loan								
801.	Loan Origination Fee	%	to					
802.	Loan Discount	%	to					
803.	Appraisal Fee		to					
804.	Credit Report		to					
805.	Lender's Inspection Fee		to					
806.	Mortgage Insurance Application		to					
807.	Assumption Fee		to					
900. Items Required by Lender To Be Paid in Advance								
901.	Interest from	1/15/2018	to	2/1/2018	@ \$0/day			
902.	Mortgage Insurance Premium for	months	to					
903.	Hazard Insurance Premium for	years	to					
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.	Assessment Taxes		months @		per month			
1006.	School property taxes		months @		per month			
1007.	Other taxes		months @		per month			
1008.	Other taxes		months @		per month			
1011.	Aggregate Adjustment							
1100. Title Charges								
1101.	Settlement or closing fee		to				\$330.00	\$330.00
1102.	Abstract or title search		to					
1103.	Title examination		to					
1104.	Title insurance binder		to					
1105.	Document preparation		to				\$100.00	
1106.	Notary fees		to					
1107.	Attorney's fees		to					
	(includes above items numbers:)					
1108.	Title insurance		to	Lakewood Title LLC				
	(includes above items numbers:)					
1109.	Lender's coverage		\$0.00/\$0.00					
1110.	Owner's coverage		\$0.00/\$0.00					
1111.	Escrow fee		to					
1112.	Courier/Messenger Fee		to					
1113.	State of Texas Policy Guaranty Fee		to	Lakewood Title ~ Trust Account			\$0.00	\$0.00
1114.	Guaranty Assessment Recoupment Charge		to	Lakewood Title - Guar A Recp				
1115.	Tax certificates		to					\$61.85
1200. Government Recording and Transfer Charges								
1201.	Recording Fees	Deed \$38.50 ; Mortgage \$96.00 ; Rel	to				\$96.00	\$38.50
1202.	City/county tax/stamps	Deed ; Mortgage	to					
1203.	State tax/stamps	Deed ; Mortgage	to					
1204.	Additional Recordings		to					
1300. Additional Settlement Charges								
1301.	Survey		to					
1302.	Pest Inspection		to					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)							\$526.00	\$430.35

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

test buyer

test seller

miss buyer

miss seller

SETTLEMENT AGENT CERTIFICATION

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

Settlement Agent _____ Date _____

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

