

B. Type of Loan

| | | | |
|---|-----------------|-----------------|------------------------------------|
| 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins. | 6. File Number: | 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 totals.

| | | |
|--------------------------------|------------------------------|------------------------------|
| D. Name & Address of Borrower: | E. Name & Address of Seller: | F. Name & Address of Lender: |
|--------------------------------|------------------------------|------------------------------|

| | | |
|-----------------------|----------------------|---------------------|
| G. Property Location: | H. Settlement Agent: | |
| | Place of Settlement: | I. Settlement Date: |

| 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 (line 1400) | 403. |
| 104. | 404. |
| 105. | 405. |
| Adjustments for items paid by seller in advance | Adjustments for items paid by seller in advance |
| 106. City/town taxes to | 406. City/town taxes to |
| 107. County taxes to | 407. County taxes to |
| 108. Assessments to | 408. Assessments to |
| 109. | 409. |
| 110. | 410. |
| 111. | 411. |
| 112. | 412. |
| 120. Gross Amount Due From Borrower | 420. Gross Amount Due To Seller |
| 200. Amounts Paid By Or In Behalf Of Borrower | 500. Reductions In Amount Due To Seller |
| 201. Deposit or earnest money | 501. Excess deposit (see instructions) |
| 202. Principal amount of new loan(s) 502. | Settlement charges to seller (line 1400) |
| 203. Existing loan(s) taken subject to 503. | Existing loan(s) taken subject to |
| 204. | 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/town taxes to | 510. City/town taxes to |
| 211. County taxes to | 511. County taxes to |
| 212. Assessments to | 512. Assessments to |
| 213. | 513. |
| 214. | 514. |
| 215. | 515. |
| 216. | 516. |
| 217. | 517. |
| 218. | 518. |
| 219. | 519. |
| 220. Total Paid By/For Borrower | 520. Total Reduction Amount Due Seller |
| 300. Cash At Settlement From/To Borrower | 600. Cash At Settlement To/From Seller |
| 301. Gross Amount due from borrower (line 120) | 601. Gross amount due to seller (line 420) |
| 302. Less amounts paid by/for borrower (line 220) | 602. Less reductions in amt. due seller (line 520) |
| 303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower | 603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller |

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 \$ @ % = | | | | Paid From Borrowers Funds at Settlement | Paid From Seller's Funds at Settlement | |
|--|---------------------------------------|------------|---------------|---|--|--|
| 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. | | 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) | | | | | | |