

Settlement Statement

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT United Title Services 4001 South 700 East, Suite 300 Salt Lake City, UT 84107 (801) 924-5330 FINAL		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 checked="" type="checkbox"/> CONV. INS. 6. ESCROW FILE NUMBER: 12345678-001 SS 7. LOAN NUMBER: 1212121212 8. MORTGAGE INSURANCE CASE NUMBER:	
C. NOTE: <i>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 of the closing; they are shown here for informational purposes and are not included in the total.</i>			
D. NAME OF BORROWER: FRED FLINTSTONE ADDRESS OF BORROWER:			
E. NAME OF SELLER: BARNEY J. RUBBLE and BETTY R. RUBBLE ADDRESS OF SELLER:			
F. NAME OF LENDER: ZOMBIE MORTGAGE ADDRESS OF LENDER: 123 Haunted House Driv Cartoon City, UT			
G. PROPERTY LOCATION: 456 SCARY STREET CARTOON CITY, UT 00000 Salt Lake County 77-77-777-7777			
H. SETTLEMENT AGENT: United Title Services PLACE OF SETTLEMENT: 4001 South 700 East, Suite 300, Salt Lake City, Utah 84107			
I. SETTLEMENT DATE: 05/14/04 PRORATION DATE: 05/15/04		DISBURSEMENT DATE: 05/15/04	
J. SUMMARY OF BORROWERS TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	179,400.00	401. Contract Sales Price	179,400.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	3,500.46	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		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109. Homeowner's Dues @ \$80/mo from 05/15/04 to 06/01/04	42.67	409. Homeowner's Dues @ \$80/mo from 05/15/04 to 06/01/04	42.67
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. GROSS AMOUNT DUE FROM BORROWER:	182,493.13	420. GROSS AMOUNT DUE TO SELLER:	179,442.67
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	163,395.00	502. Settlement charges to Seller (line 1400)	5,445.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff first mortgage loan BLUD BANK	148,000.00
205.		505. Payoff 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		510. City / Town Taxes	
211. County Taxes 01/01/04 to 05/15/04	550.00	511. County Taxes 01/01/04 to 05/15/04	550.00
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	164,445.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	153,995.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT FROM/TO SELLER:	
301. Gross amount due from Borrower (line 120)	182,493.13	601. Gross amount due to seller (line 420)	179,442.67
302. Less amount due by/for Borrower (line 220)	164,445.00	602. Less reduction in amount due seller (line 520)	153,995.00
303. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER:	18,048.13	603. CASH (<input type="checkbox"/> FROM) (<input checked="" type="checkbox"/> TO) SELLER:	25,447.67

Settlement Statement

L. SETTLEMENT CHARGES		ESCROW FILE NUMBER: 12345678-001 SS	
700. TOTAL SALES/BROKER COMMISSION:	P.O.C.		
BASED ON PRICE \$76,400.00 @ 6.000% = \$4,584.00			
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:			
701. \$	2,292.00 to	GHOUL ASSOCIATED	
702. \$	2,292.00 to	GHOUL METRO	
703. Commission paid at settlement			4,584.00
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:	P.O.C.		
801. Loan Origination Fee	1.0000%	to GONE N PAID WHOLESAL, L.C.	620.00
802. Loan Discount Fee			
803. Appraisal Fee		to GONE N PAID WHOLESAL, L.C.	300.00
804. Credit Report		to GONE N PAID WHOLESAL, L.C.	37.00
805. Lenders Inspection Fee			40.00
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. TAX SERVICE FEE		to NETS	63.00
809. PROCESSING FEE		to GONE N PAID WHOLESAL, L.C.	175.00
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	P.O.C.		
901. Interest From 05/15/04 to 06/01/04	@ \$14.12/day	% (17 days)	240.04
902. Mortgage Insurance Premium for	360 Month(s) to	HUD	1,395.00
903. Hazard Insurance Premium for	1 Year(s) to	ANPAC	295.00
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER:			
1001. Hazard Insurance	2 months @ \$ 49.17	per month	49.17
1002. Mortgage Insurance	months @ \$	per month	
1003. City Property Taxes	months @ \$	per month	
1004. County Property Taxes	3 months @ \$ 52.14	per month	156.42
1005. Annual Assessments	months @ \$	per month	
1006.			
1007.			
1008. Aggregate Acct. Adj.	months @ \$	per month	-36.00
1100. TITLE CHARGES	P.O.C.		
1101. Settlement or closing fee	to	United Title Services	135.00 135.00
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document preparation	to	United Title Services	50.00 50.00
1106. Notary fees			
1107. Attorney's Fees			
	(includes above items numbers:)	
1108. Title Insurance	to	United Title Services	
	(includes above items numbers:)	
1109. Lenders coverage	\$ 163,395.00		1,027.00
1110. Owner's coverage	\$ 179,400.00		1,106.00
1111. ENDORSEMENTS 100, 116 & 8.1	to	United Title Services	55.00
1112. RECONVEYANCE FEE	to	United Title Services	60.00
1113. WIRE FEE	to	United Title Services	27.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:	P.O.C.		
1201. Recording Fees: Deed \$ 20.00	Mortgage \$ 60.00	Release \$ 15.00	56.00 15.00
1202. City/County tax/stamps	Deed \$	Mortgage \$	
1203. State tax/stamps	Deed \$	Mortgage \$	
1204. ASSIGNMENT FEE			20.00
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES	P.O.C.		
1301. Survey			
1302. Pest Inspection			
1303.			
1304.			
1305.			
1306.			
1307. **See attached for breakdown			
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J - and - line 502, Section K)			4,399.63 6,255.00

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 copy of the HUD-1 Settlement Statement.

_____ Fred Flinstone	_____ Barney Rubble
_____ Buyers	_____ Sellers
The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.	
_____ United Title Services	_____ Date
Settlement Agent	

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