



A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number 14-09281
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		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 information purposes and are not included in the totals.			
D. Name and Address of Borrower		E. Name and Address of Seller	
		F. Name and Address of Lender CASH	
G. Property Location		H. Settlement Agent (678-445-7423)	
		Place of Settlement	I. Settlement Date 10/31/14 DD: 10/31/14
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	197,000.00	401. Contract sales price	197,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	1,361.71	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 10/31 to 12/31	1,076.76	407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	199,438.47	420. GROSS AMOUNT DUE TO SELLER	197,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT TO SELLER	
201. Deposit or earnest money	10.00	501. Excess Deposit (see instructions)	10.00
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	6,993.89
203. Existing loan(s) taken subject to		503. Existing loans taken subject to	
204.		504. Payoff of first mortgage loan # 9000406481	184,553.73
		EverHome Mortgage	
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 01/01 to 10/31	5,366.14
212. Assessments to		512. Assessments to	
213.		513. Water Bill / City of Atlanta	76.24
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY / FOR BORROWER	10.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	197,000.00
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	199,438.47	601. Gross amount due to seller (line 420)	197,000.00
302. Less amounts paid by/for borrower (line 220)	10.00	602. Less reduction amount due to seller (line 520)	197,000.00
303. CASH FROM BORROWER	199,428.47	603. CASH TO SELLER	

L. SETTLEMENT CHARGES:		File Number: 14-09281	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. Total Real Estate Broker Fees	5,910.00			
Division of commission (line 700) as follows:				
701. \$	2,955.00 to			
702. \$	2,955.00 to			
703. Commission paid at Settlement				5,910.00
704.				
705.				
800. Items Payable in Connection with Loan			P.O.C.	
801. Our origination charge		\$ (from GFE#1)		
802. Your credit or charge (points) for the specific interest rate chosen		\$ (from GFE#2)		
803. Your adjusted origination charges		(from GFE A)		
804. Appraisal Fee		(from GFE#3)		
805. Credit Report		(from GFE#3)		
806. Tax service		(from GFE#3)		
807. Flood certification		(from GFE#3)		
808.				
809.				
810.				
811.				
812.				
813.				
814.				
900. Items Required by Lender to Be Paid in Advance				
901. Daily interest charges	from	to	@ \$ /day (from GFE#10)	
902. Mortgage Insurance Premium	for	to	(from GFE#3)	
903. Homeowner's insurance	for	to	(from GFE#11)	
904.				
905.				
1000. Reserves Deposited with Lender				
1001. Initial deposit for your escrow account			(from GFE#9)	
1002. Hazard Insurance	mo. @ \$		per mo. \$	
1003. Mortgage Insurance	mo. @ \$		per mo. \$	
1004. City property taxes	mo. @ \$		per mo. \$	
1005. County property taxes	mo. @ \$		per mo. \$	
1006. Annual Assessments	mo. @ \$		per mo. \$	
1007.	mo. @ \$		per mo. \$	
1008.	mo. @ \$		per mo. \$	
1009. Aggregate Adjustment			\$	
1100. Title Charges				
1101. Title services and lender's title insurance			(from GFE#4)	
1102. Settlement or closing fee				475.00 800.00
1103. Owner's title insurance			(from GFE#5)	534.71 283.89
1104. Lender's title insurance				
1105. Lender's coverage				
1106. Owner's coverage	197,000.00 ---	818.60		
1107. Agent's portion of the total title insurance premium			\$ 613.95	
1108. Underwriter's portion of the total title insurance premium			\$ 204.65	
1109. Title Examination				145.00
1110. Title Binder				
1111. Package Delivery Fees				
1112.				
1113.				
1200. Government Recording and Transfer Charges				
1201. Government recording charges			(from GFE#7)	10.00
1202. Deed \$ 10.00	Mortgage \$		Releases \$	
1203. Transfer taxes			(from GFE#8)	197.00
1204. City/county tax/stamps	Deed \$		Mortgage \$	
1205. State tax/stamps	Deed \$ 197.00		Mortgage \$	
1206.				
1207.				
1208.				
1300. Additional Settlement Charges				
1301. Required services that you can shop for			(from GFE#6)	
1302.				
1303.				
1304.				
1305.				
1306.				
1307.				
1308.				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			1,361.71	6,993.89