

A. Settlement Statement

U.S. Department of Housing and Urban Development

B. Type of Loan

OMB Approval No. 2502-0265 (expires 9/30/2006) **ESTIMATED**

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number XXXXXXXXXXXXXXXX	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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. **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.**

TitleExpress Settlement System
Printed 08/15/2005 at 15:35 DEW

D. NAME OF BORROWER:
ADDRESS: **Lebanon, PA 17042**

E. NAME OF SELLER:
ADDRESS: **Lebanon, PA 17042**

F. NAME OF LENDER:
ADDRESS:

G. PROPERTY ADDRESS: **Sample Place, Sampletown, PA**

Principal Residence Other Real Estate

H. SETTLEMENT AGENT: **Edge Abstract of Lebanon Valley**
PLACE OF SETTLEMENT: **400 South 12th Street, Lebanon, PA 17042**

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.		402.	
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	
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 ON 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 loans		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.	
206.		506.	
207.		507.	
208. Seller Assist		508. Seller Assist	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
213.		513.	
214.		514.	
215. Rent Prorations		515. Rent Prorations	
216. Security Deposits		516. Security Deposits	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER		520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR 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 reduction amount due seller (line 520)	
303. CASH FROM BORROWER	0.00	603. CASH TO SELLER	0.00

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on line 401 above constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent (Fed. Tax ID No: _____) with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

TIN: _____ / _____ SELLER(S) SIGNATURE(S): _____ / _____

SELLER(S) NEW MAILING ADDRESS: _____

SELLER(S) PHONE NUMBERS: _____ (H) _____ (W)

SETTLEMENT STATEMENT

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ @ 6.000 =			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	2,300.00 to Prudential Commonwealth		
	\$ 2,300.00 to Pru Relo		
703. Commission paid at Settlement			
704. Transaction Fee	to PRUDENTIAL COMMONWEALTH REAL ESTATE		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	1.000 %		
802. Loan Discount	%		
803. Appraisal Fee			
804. Credit Report			
805. Flood Dertermination Fee			
806. Processing Fee			
807.			
808.			
809.			
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	to @\$ /day		
902. Mortgage Insurance Premium for	to		
903. Hazard Insurance Premium for	to		
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance	3 mo. @ \$ /mo		
1002. Mortgage Insurance	mo. @ \$ /mo		
1003. City Property Taxes	8 mo. @ \$ /mo		
1004. County Property Taxes	8 mo. @ \$ /mo		
1005. School Taxes	13 mo. @ \$ /mo		
1009. Aggregate Analysis Adjustment		0.00	0.00
1100. TITLE CHARGES			
1101. Settlement Fee			
1102. Abstract or title search			
1103. Wire Fee			
1104. Email Fee			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No:)			
1108. Title Insurance			
(includes above items No:)			
1109. Lender's Coverage \$			
1110. Owner's Coverage \$			
1111.	to Edge Abstract, LLP		
1112. Overnight Fees	to Federal Express		
1113. Closing Svc Ltr	to Edge Abstract, LLP		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed \$; Mortgage \$; Release \$			
1202. City/County tax/stamps	Deed \$; Mortgage \$		
1203. State Tax/stamps	Deed \$; Mortgage \$		
1204. Deed Prep			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Pest Inspection			
1302.			
1303.			
1304.			
1305.			
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES	(enter on lines 103, Section J and 502, Section K)		

HUD CERTIFICATION OF BUYER AND SELLER

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.

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.

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.

By: _____ DATE _____