

SETTLEMENT STATEMENT

Optional Form for
Transactions without Sellers

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
OMB Approval No. 2502-0265 (expires 9/30/2006)

File Number: **XXXXXXXXXXXX ESTIMATED**
Loan Number:
Mtg. Ins. Case Number:

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

NAME OF LENDER:
ADDRESS:

PROPERTY ADDRESS: **Sample Place, Sampletown, PA**
 Principal Residence Other Real Estate

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

Loan Number: SETTLEMENT DATE:

L. Settlement Charges		M. Disbursement to Others	
800. Items Payable In Connection with Loan		1501.	
801. Loan Origination Fee 1.000% to			
802. Loan Discount 0.000% to		1502.	
803. Appraisal Fee			
804. Credit Report		1503.	
805. Flood Determination Fee			
806. Processing Fee		1504.	
807.			
808.		1505.	
809.			
810.		1506.	
811.			
900. Items Required by Lender to be Paid in Advance		1507.	
901. Interest From 05/15/2005 to 06/01/2005 @\$ per day			
902. Mortgage Insurance Premium for to		1508.	
903. Hazard Insurance Premium for to			
904.		1509.	
1000. Reserves Deposited with Lender			
1001. Hazard Insurance 3 mo. @ \$ per month		1510.	
1002. Mortgage Insurance mo. @ \$ per month			
1003. City Property Taxes 8 mo. @ \$ per month		1511.	
1004. County Property Taxes 8 mo. @ \$ per month			
1005. School Taxes 13 mo. @ \$ per month		1512.	
1006. mo. @ \$ per month			
1007. mo. @ \$ per month		1513.	
1008. mo. @ \$ per month			
1009. Aggregate Analysis Adjustment	0.00	1514.	
1100. Title Charges			
1101. Settlement Fee		1515.	
1102. Abstract or title search			
1103. Wire Fee		1516.	
1104. Email Fee			
1105. Document Preparation		1517.	
1106. Notary Fees			
1107. Attorney's fees (includes above items No.)		1518.	
1108. Title Insurance (includes above items No.)		1519.	
1109. Lender's coverage \$ -		1520. TOTAL DISBURSED	
1110. Owner's coverage \$ -		(enter on line 1603)	
1111. to Edge Abstract, LLP		N. NET SETTLEMENT	
1112. Overnight Fees to Federal Express			
1113. Closing Svc Ltr to Edge Abstract, LLP		1600. Loan Amount	0.00
1200. Government Recording and Transfer Charges			
1201. Recording Fees		1601. PLUS Cash/Check from Borrower	0.00
1202. City/County tax/stamps			
1203. State Tax/stamps		1602. MINUS Total Settlement Charges (line 1400)	0.00
1204. Deed Prep			
1205.		1603. MINUS Total Disbursements to Others (line 1520)	0.00
1300. Additional Settlement Charges			
1301. Pest Inspection			
1302.		1604. EQUALS Disbursements to Borrower (after expiration of any applicable rescission period required by law)	0.00
1303.			
1304.			
1305.			
1306.			
1307.			
1308.			
1400. Total Settlement Charges (enter on line 1602)	0.00		

I have carefully reviewed the HUD-1A 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-1A Settlement Statement.

The HUD-1A 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.
SETTLEMENT AGENT By: _____

DATE