

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: TESTFILE			7. LOAN NUMBER:	
8. MORTGAGE INS 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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.
1.0 3/98 (TESTFILE.pfd/TESTFILE/265)

D. NAME AND ADDRESS OF BORROWER: John Doe	E. NAME AND ADDRESS OF SELLER: Joe Schmoe	F. NAME AND ADDRESS OF LENDER: XYZ Lender 89 North Main Street Concord, NH 03301
G. PROPERTY LOCATION: 1 ABC Street East Oshkosh, NH Merrimack County, New Hampshire	H. SETTLEMENT AGENT: 02-0487922 Priority Title Services, Inc. PLACE OF SETTLEMENT 47 Hall Street Concord, NH 03301	I. SETTLEMENT DATE: October 7, 2009

J. SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	173,000.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	4,134.64
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	177,134.64
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	500.00
202. Principal Amount of New Loan(s)	169,866.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes to	
211. County Taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	170,366.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	177,134.64
302. Less Amount Paid By/For Borrower (Line 220)	(170,366.00)
303. CASH (X FROM) (TO) BORROWER	6,768.64

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	173,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes to	
407. County Taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	173,000.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	16,599.55
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage to Citi	
505. Payoff Second Mortgage to 2nd mtg/Plus \$2000. POC	3,000.00
506. Deposit retained by broker	500.00
507. Taxes to .	7,130.06
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes to	
511. County Taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517. to Citim	145,770.39
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	173,000.00
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	173,000.00
602. Less Reductions Due Seller (Line 520)	(173,000.00)
603. CASH (TO) (FROM) SELLER	0.00

By signing page 2 of this statement, the signatories acknowledge receipt of a completed copy of page 1 of this two page statement.

L. SETTLEMENT CHARGES							
700. TOTAL COMMISSION Based on Price	\$	173,000.00	@	6.0000 %	10,380.00		
<i>Division of Commission (line 700) as Follows:</i>							
701. \$ 6,920.00	to	XYZ					
				Less Deposit Retained	500.00		
702. \$ 3,460.00	to	ABX					
703. Commission Paid at Settlement							9,880.00
704.	to						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN							
801. Loan Origination Fee	%	to					
802. Loan Discount	%	to					
803. Appraisal Fee		to	Appraiser				400.00
804. Credit Report		to	Credit Report				40.10
805. Tax Service Fee		to	XYZ Lender				90.00
806. Flood Cert		to	XYZ Lender				26.00
807. Underwriting		to	XYZ Lender				645.00
808. Courier Fee		to	XYZ Lender				15.00
809. proc		to	Melody				350.00
810. courier		to	Melody				40.00
811. au fee		to	Melody				15.00
812.			XYZ Lender				
813.							
814.							
815.							
816.							
817.							
818.							
819.							
820.							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901. Interest From	to	@ \$	/day (days	%)		558.46
902. Mortgage Insurance Premium	for	months to	XYZ Lender			2,921.54	
903. Hazard Insurance Premium	for	1.0 years to					
904.							
905.							
1000. RESERVES DEPOSITED WITH LENDER							
1001. Hazard Insurance		months @ \$	per	month			115.26
1002. Mortgage Insurance		months @ \$	per	month			
1003. City/Town Taxes		months @ \$	per	month			1,636.24
1004. County Taxes		months @ \$	per	month			
1005. Assessments		months @ \$	per	month			
1006.		months @ \$	per	month			
1007.		months @ \$	per	month			
1008. Aggregate Adjustment		months @ \$	per	month			-76.88
1100. TITLE CHARGES							
1101. Settlement or Closing Fee	to	Priority Title Services, Inc.				500.00	
1102. Abstract or Title Search	to	Ask Title					
1103. Title Examination	to						
1104. Title Insurance Binder	to						
1105. Document Preparation	to	Priority Title Services, Inc.					
1106. Notary Fees	to						
1107. Attorney's Fees	to	Carter					500.00
<i>(includes above item numbers:)</i>							
1108. Title Insurance	to	First American Title Insurance Company				688.10	
<i>(includes above item numbers:)</i>							
1109. Lender's Coverage	\$	169,866.00					
1110. Owner's Coverage	\$	173,000.00			688.10		
1111.							
1112.		Priority Title Services, Inc.					
1113.							
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201. Recording Fees: Deed \$; Mortgage \$	65.37;		Releases \$		65.37
1202. City/County Tax/Stamps: Deed					; Mortgage		
1203. State Tax/Stamps: Deed		2,250.00;			Mortgage		2,250.00
1204. State of NH - LCHIP Fee	to	Merrimack County Registry of Deeds					50.00
1205.							
1300. ADDITIONAL SETTLEMENT CHARGES							
1301. Survey	to						
1302. Pest Inspection	to						
1303. Courier Fee	to	Priority Title Services, Inc.				25.00	
1304.							
1305.							
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						4,134.64	16,599.55

Certified to be a true copy.

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: John Doe

Seller: Joe Schmoe

Lender: XYZ Lender

Settlement Agent: Priority Title Services, Inc.
(603)226-9300

Place of Settlement: 47 Hall Street
Concord, NH 03301

Settlement Date: October 7, 2009

Property Location: 1 ABC Street
East Oshkosh, NH
Merrimack County, New Hampshire

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.

John Doe

Sarah Rines

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Priority Title Services, Inc.
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.