

Settlement Statement

Transactions without Sellers

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0491
WinClose (www.FeeSimple.net)

Name and Address of Borrower: Joe Ref Inance, Jr. 7576 Stately Manor Street Birmingham, Alabama 35226		Name and Address of Lender: Sample Bank of the South 333 Sample Street Sample, AL 35226	
Property Location: 7576 Stately Manor Street Birmingham, Alabama 35226		Settlement Agent:: Fee Simple Title, Inc.	
File Number: Z-HUD1A	FHA/VA No.:	Place of Settlement: 555 O'Neal Drive Birmingham, Alabama 35216	
Loan Number: 9379147		Disbursement Date: Sep. 28, 2007	
Settlement Date: Sep. 24, 2007	Rescission Date: Sep. 27, 2007		

L. Settlement Charges				M. Disbursements to Others	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:				1501.	Payoff First Mortgage #39393993
801.	Loan origination fee 1.000% to	Sample Bank of the South	\$2,450.00		First Payoff Bank \$100,115.01
802.	Loan discount			1502.	
803.	Appraisal fee to	Sample Appraisals (\$ 150.00 POC)		1503.	Payoff Card Shark
804.	Credit report to	Sample Bank of the South	\$75.00		High Interest Visa Card \$25,000.00
805.	Amortization schedule: to	Sample Bank of the South	\$25.00	1504.	Caffiene Addiction
806.	Processing Fee: to	Sample Bank of the South	\$100.00		Starbucks Credit Card \$1,400.00
807.				1505.	Caffiene addiction therapy
808.					Dr. Joy Mellow \$2,000.00
809.				1506.	
810.				1507.	
811.				1508.	
812.				1509.	
813.				1510.	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				1511.	
901.	Interest from	09/28/07 to 10/01/07		1512.	
	3 days @	\$55.376700	\$166.13	1513.	
902.	Mortgage Insurance premium for	mos.		1514.	
	to			1515.	
903.	Hazard Insurance premium for	yrs.		1520. Total Disbursed	
	to Sample Insurance Co.		\$500.00	(enter on line 1603)	\$128,515.01
904.	Flood Insurance premium for	yrs.			
	to			N. Net Settlement	
905.				1600. Loan Amount	\$245,000.00
1000. RESERVES DEPOSITED WITH LENDER:				1601. Plus	Cash/Check from Borrower
1001.	Hazard Insurance	mos. @	per mo.	1602. Minus	Total Settlement Charges \$5,073.13
1002.	Mortgage Insuranc	mos. @	per mo.		(Line 1400)
1003.	City property taxes	mos. @	per mo.	1603. Minus	Total Disbursement - Others \$128,515.01
1004.	County property taxes	mos. @	per mo.		(Line 1520)
1005.	Annual assessments	mos. @	per mo.	1604. Equals	Total Disbursement to Borrower (after expiration of any applicable rescission period required by law) \$111,411.86-
1006.	Flood insurance	mos. @	per mo.		
1007.	School property taxes	mos. @	per mo.		
1008.	Village property taxes	mos. @	per mo.		
1009.	Aggregate adjustmen		\$0.00		
1100. TITLE CHARGES:				Borrower Signatures:	
1101.	Settlement/closing fee				Date: 09/24/07
1102.	Abstract or title search			Joe Ref Inance, Jr.	
1103.	Title examination:				Date:
1104.	Title insurance binder:				
1105.	Document preparation:				
1106.	Notary fees:				
1107.	Attorney's fees to Fee Simple Title, Inc.		\$500.00		
	(includes above item Numbers)				
1108.	Title insurance to First American Title Insurance Company		\$400.00		
	(includes above item Numbers)				
1109.	Lender's coverage	\$245,000.00			
1110.	Owner's coverage				
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:					
1201.	Recording Deed	\$0.00 Mtg.	\$39.50 Rel.	\$0.00	\$39.50
1202.	City/county tax/stamps	Deed	\$0.00 Mtg.	\$367.50	\$367.50
1203.	State tax/stamps	Deed		Mtg.	
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES:					
1301.	Survey to Sample Surveys		\$250.00		
1302.	Pest inspection to All-Rite Pest Control		\$200.00		
1303.					
1304.					
1305.					
1306.					
1307.					
1400. TOTAL SETTLEMENT CHARGES (enter on line 1602)			\$5,073.13		HUD-1A (2/94) ref. RESPA