



A. Settlement Statement (HUD-1)

Security Title Agency
3100 W. Ray Rd., Ste. 143
Chandler, AZ 85226

ESTIMATED - Figures subject to change

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 66120441-066 JE2	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 informational purposes and are not included in the totals.

D. Name of Borrower:

Address of Borrower:

E. Name of Seller:

Address of Seller:

F. Name of Lender: Primelending, A PlainsCapital Company
Address of Lender: 18111 Preston Road, Suite 900 Dallas, TX 75252

G. Property Location: 1234,
, AZ
Maricopa

H. Settlement Agent: Security Title Agency
(480) 838-8788
3100 W. Ray Rd., Ste. 143, Chandler, AZ 85226

Place of Settlement: Security Title Agency
(480) 838-8788
3100 W. Ray Rd. Ste. 143 Chandler, AZ 85226

I. Settlement Date: Proration Date: Funding Date: Disburse Date:

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower		
101. Contract sales price		
102. Personal property		
103. Settlement charges to borrower (line 1400)		
104.		
105.		
Adjustments for items paid by seller in advance		
106. City/town taxes	to	
107. County taxes	to	
108. Assessments	to	
109.		
110.		
111.		
112.		
113.		
114.		
115.		
120. Gross Amount Due from Borrower		
200. Amounts Paid by or in Behalf of Borrower		
201. Deposit or earnest money		
202. Principal amount of new loan(s)	0.00	
203. Existing loan(s) taken subject to		
204.		
205.		
206.		
207.		
208.		
209.		
Adjustments for items unpaid by seller		
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		
300. Cash at Settlement from/to Borrower		
301. Gross amount due from borrower (line 120)		
302. Less amounts paid by/for borrower (line 220)		
303. Cash	<input type="checkbox"/> From	<input type="checkbox"/> To Borrower

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller		
401. Contract sales price		
402. Personal property		
403.		
404.		
405.		
Adjustments for items paid by seller in advance		
406. City/town taxes	to	
407. County taxes	to	
408. Assessments	to	
409.		
410.		
411.		
412.		
413.		
414.		
415.		
420. Gross Amount Due to Seller		
500. Reductions in Amount Due to Seller		
501. Excess deposit (see instructions)		
502. Settlement charges to seller (line 1400)	0.00	
503. Existing loan(s) taken subject to		
504. Payoff of first mortgage loan		
505. Payoff of second mortgage loan		
506.		
507.		
508.		
509.		
Adjustments for items unpaid by seller		
510. City/town taxes	to	
511. County taxes	to	
512. Assessments	to	
513.		
514.		
515.		
516.		
517.		
518.		
519.		
520. Total Reduction Amount Due Seller		
600. Cash at Settlement to/from Seller		
601. Gross amount due to seller (line 420)		
602. Less reductions in amount due seller (line 520)		
603. Cash	<input type="checkbox"/> To	<input type="checkbox"/> From Seller

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees					
Division of commission (line 700) follows:					
701. \$	to				
702. \$	to				
703. Commission paid at settlement					
704.					
800. Items Payable in Connection with Loan					
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.					
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 0 months to		(from GFE #3)	
903. Homeowner's insurance		for 0 years to		(from GFE #11)	
904.					
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account				(from GFE #9)	
1002. Homeowner's insurance	months @ \$	\$			
1003. Mortgage insurance	months @ \$	\$			
1004. Property taxes	months @ \$	\$			
1005.	months @ \$	\$			
1006.	months @ \$	\$			
1007. Aggregate adjustment		\$			
1100. Title Charges					
1101. Title services and lender's title insurance				(from GFE #4)	
1102. Settlement or closing fee to Security Title Agency	\$				
1103. Owner's title insurance to Security Title Agency	\$			(from GFE #5)	
1104. Lender's title insurance to Security Title Agency	\$				
1105. Lender's title policy limit \$					
1106. Owner's title policy limit \$					
1107. Agent's portion of the total title insurance premium to Security Title Agency	\$				
1108. Underwriter's portion of the total title insurance premium to Chicago Title Insurance Company	\$				
1200. Government Recording and Transfer Charges					
1201. Government recording charges				(from GFE #7)	
1202. Deed \$	Mortgage \$		Release \$		
1203. Transfer taxes				(from GFE #8)	
1204. City/County tax/stamps	Deed \$		Mortgage \$		
1205. State tax/stamps	Deed \$		Mortgage \$		
1206. Excise Tax	Deed \$				
1300. Additional Settlement Charges					
1301. Required services that you can shop for				(from GFE #6)	
1302.	\$				
1303.	\$				
1304.					
1305.					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					

POCB = Paid outside of closing by Borrower POCB = Paid outside of closing by Seller POCL = Paid outside of closing by Lender POCM = Paid outside of closing by Mortgage broker

Primelending, A PlainsCapital Company

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801	0.00	0.00
Your credit or charge (points) for the specific interest rate chosen	# 802	0.00	0.00
Your adjusted origination charges	# 803	0.00	0.00
Transfer taxes	# 1203	0.00	0.00
Total		0.00	0.00

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	0.00	0.00
Total		0.00	0.00
Increase between GFE and HUD-1 Charges		\$ 0.00 or	0.00%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	0.00	0.00
Daily interest charges	# 901 \$ /day	0.00	0.00
Homeowner's insurance	# 903	0.00	0.00

Loan Terms

Your initial loan amount is	\$ [redacted]
Your loan term is	[redacted] 30 years
Your initial interest rate is	[redacted] 4.5%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ [redacted] 000.00 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of [redacted]%. The first change will be on [redacted] and can change again every [redacted] after [redacted]. Every change date, your interest rate can increase or decrease by [redacted]%. Over the life of the loan, your interest rate is guaranteed to never be lower than [redacted]% or higher than [redacted]%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$ [redacted].
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on [redacted] and the monthly amount owed can rise to \$ [redacted]. The maximum it can ever rise to is \$ [redacted].
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ [redacted].
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ [redacted] due in [redacted] years on [redacted].
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$ [redacted] 0.00 that results in a total initial monthly amount owed of \$ [redacted] 0.00. This includes principal, interest, any mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Flood Insurance <input type="checkbox"/> [redacted] <input type="checkbox"/> [redacted] <input type="checkbox"/> [redacted]

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.