



# Settlement Statement (HUD-1A)

## Optional Form for Transactions without Sellers

|  |                             |
|--|-----------------------------|
| Name and Address of Borrower:                | Name and Address of Lender: |
| Property Location: (if different from above) | Settlement Agent:           |
|  | Place of Settlement:        |
| Loan Number:                                 | Settlement Date:            |

| L. Settlement Charges  | M. Disbursements to Others   |
|--|--|
| <b>800. Items Payable in Connection with Loan</b>  | 1501.  |
| 801. Our origination charge (from GFE #1) \$   |  |
| 802. Your credit or charge (points) for the specific interest rate chosen (from GFE #2) \$ | 1502.  |
| 803. Your adjusted origination charges (from GFE A)  |  |
| 804. Appraisal fee to (from GFE #3)  | 1503.  |
| 805. Credit report to (from GFE #3)  |  |
| 806. Tax service to (from GFE #3)  | 1504.  |
| 807. Flood certification (from GFE #3)   |  |
| 808.   | 1505.  |
| <b>900. Items Required by Lender to Be Paid in Advance</b>                                 |  |
| 901. Daily interest charges from to @ \$ /day (from GFE #10)                               | 1506.  |
| 902. Mortgage insurance premium for months to (from GFE #3)                                |  |
| 903. Homeowner's insurance for years to (from GFE #11)                                     | 1507.  |
| 904.   |  |
| <b>1000. Reserves Deposited with Lender</b>  | 1508.  |
| 1001. Initial deposit for your escrow account (from GFE #9)                                |  |
| 1002. Homeowner's insurance months @ \$ per month \$                                       | 1509   |
| 1003. Mortgage insurance months @ \$ per month \$  |  |
| 1004. Property taxes months @ \$ per month \$  | 1510.  |
| 1005. months @ \$ per month \$   |  |
| 1006. months @ \$ per month \$   | 1511.  |
| 1007. Aggregate Adjustment -\$   |  |
| <b>1100. Title Charges</b>   | 1512.  |
| 1101. Title services and lender's title insurance (from GFE #4)                            |  |
| 1102. Settlement or closing fee \$   | 1513.  |
| 1103. Owner's title insurance (from GFE #5)  |  |
| 1104. Lender's title insurance \$  | 1514.  |
| 1105. Lender's title policy limit \$   |  |
| 1106. Owner's title policy limit \$  | 1515.  |
| 1107. Agent's portion of the total title insurance premium \$                              |  |
| 1108. Underwriter's portion of the total title insurance premium \$                        | <b>1520. Total Disbursed</b><br>(enter on line 1603)   |
| <b>1200. Government Recording and Transfer Charges</b>                                     |  |
| 1201. Government recording charges (from GFE #7)   |  |
| 1202. Deed \$ Mortgage \$ Releases \$  |  |
| 1203. Transfer taxes (from GFE #8)   |  |
| 1204. City/County tax/stamps Deed \$ Mortgage \$   |  |
| 1205. State tax/stamps Deed \$ Mortgage \$   |  |
| 1206.  |  |
| <b>1300. Additional Settlement Charges</b>   | 1603. <b>Minus</b> Total Disbursements to Others (line 1520)   |
| 1301. Required services that you can shop for (from GFE #6)                                |  |
| 1302. \$   | 1604. <b>Equals</b> Total Disbursements to Borrower (after expiration of any applicable rescission period required by law) |
| 1303. \$   |  |
| 1304.  |  |
| 1305.  |  |
| <b>1400. Total Settlement Charges (enter on line 1602, Section N)</b>                      |  |

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

