Inspections Division
Date: 01/23/14

			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Estate Broker Fees $ 9,900.00				
of commission (line 700) as follows:				
to Better Homes & Gardens Real Estate/The Masiello Gr				
to Sullivan Multi Family Realty				
on paid at settlement				9,900.00
704.				
705.				
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)	0.00	
804. Appraisal fee to		(from GFE #3)		
805. Credit Report to		(from GFE #3)		
806. Tax service to		(from GFE #3)		
807. Flood certification to		(from GFE #3)		
808.		(from GFE #3)		
809.		(from GFE #3)		
810.		(from GFE #3)		
811.		(from GFE #3)		
900. Items Required by Lender to Be Paid in Advance				
901. Daily interest charges from to	@ $/day	(from GFE #10)		
902. MIP Tot Ins. for Life of Loan months to		(from GFE #3)		
903. Homeowner's insurance for years to		(from GFE #11)		
904.		(from GFE #11)		
905.		(from GFE #11)		
1000. Reserves Deposited with Lender				
1001. Initial deposit for your escrow account		(from GFE #9)		
1002. Homeowner's insurance	months @ $ per month	$		
1003. Mortgage insurance	months @ $ per month	$		
1004. Property taxes		$		
City/Town Taxes	months @ $ per month			
1005.		$		
1006.	months @ $ per month	$		
1007.	months @ $ per month	$		
1008.		$		
1009. Aggregate Adjustment		$		
1100. Title Charges				
1101. Title services and lender's title insurance		(from GFE #4)	400.00	
1102. Settlement or closing fee to Hopkinson & Abbondanza, P.A.		$ 400.00		
1103. Owner's title insurance to First American Title Insurance Company		(from GFE #5)	702.50	
1104. Lender's title insurance to		$		
1105. Lender's title policy limit $				
1106. Owner's title policy limit $				
1107. Agent's portion of the total title insurance premium		$		
1108. Underwriter's portion of the total title insurance premium		$		
1109. Title Exam Fee to The Headlight Group		$	350.00	
1110. Attorney's Fees to Taylor, McCormack & Frame		$	526.50	
1111. Document Preparatoin to Taylor, McCormack & Frame		$		250.00
1112.		$		
1113.		$		
1200. Government Recording and Transfer Charges				
1201. Government recording charges to Cumberland County Register of Deeds		(from GFE #7)	24.00	
1202. Deed $ 24.00 Mortgage $ Releases $ Other $				
1203. Transfer taxes to Registry of Deeds		(from GFE #8)	363.00	
1204. City/County tax/stamps Deed $ Mortgage $				
1205. State tax/stamps Deed $ 726.00 Mortgage $				363.00
1206. Discharge Recording Fee to Cumberland County Register of Deeds				24.00
1207.				
1300. Additional Settlement Charges				
1301. Required services that you can shop for		(from GFE #6)		
1302. Mortgage Loan Inspection to Livingston-Hughes Surveyors		$	200.00	
1303. September Tax Payment to City of Portland		$		2,269.55
1304. Final Water to Portland Water District		$ Acct #144376-01		21.58
1305.		$		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			2,566.00	12,828.13

* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

Hopkinson & Abbondanza, P.A., Settlement Agent

The HUD-1 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.
The undersigned hereby acknowledge receipt of a completed copy of this statement & any attachments referred to herein

Borrower

Sean Ireland

Seller Estate of Jane Sullivan