



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 13-1266	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 and Address of Borrower: Gillian K. Cridler and Joshua A. Cridler 46-2 Sill Lane Old Lyme, CT 06371	E. Name and Address of Seller: James R. Sabatino and Michael Rego 139 Longfellow Street Portland, ME 04103	F. Name and Address of Lender:
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G. Property Location: 139 Longfellow Street Portland, ME 04103 Cumberland County, Maine	H. Settlement Agent: 20-4480035 Cornerstone Title and Settlement Company Inc. 1438 Washington Avenue Portland, ME 04103 Ph. (207)797-8595 Place of Settlement: 1438 Washington Avenue Portland, ME 04103	I. Settlement Date: October 9, 2013
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J. Summary of Borrower's transaction	
100. Gross Amount Due from Borrower:	
101. Contract sales price	480,000.00
102. Personal property	
103. Settlement Charges to Borrower (Line 1400)	3,376.00
104.	
105.	
Adjustments for items paid by Seller in advance	
106. City/Town Taxes 10/09/13 to 12/31/13	1,600.96
107. County Taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	484,976.96
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	6,000.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208. Seller Paid Closing Costs	3,750.00
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	9,750.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (line 120)	484,976.96
302. Less amount paid by/for Borrower (line 220)	(9,750.00)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	475,226.96

K. Summary of Seller's transaction	
400. Gross Amount Due to Seller:	
401. Contract sales price	480,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by Seller in advance	
406. City/Town Taxes 10/09/13 to 12/31/13	1,600.96
407. County Taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	481,600.96
500. Reductions in Amount Due Seller:	
501. Excess deposit (see instructions)	
502. Settlement charges to Seller (Line 1400)	19,266.00
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage to Wells Fargo Home Mortgage	257,194.46
505. Payoff Second Mortgage	
506. Dep. retained (\$6,000.00)	6,000.00
507.	
508. Seller Paid Closing Costs	3,750.00
509.	
Adjustments for items unpaid by Seller	
510. City/Town Taxes to	
511. County Taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517. Final Water & Sewer to Portland Water District/Acc	80.15
518.	
519.	
520. Total Reduction Amount Due Seller	286,290.61
600. Cash at settlement to/from Seller	
601. Gross amount due to Seller (line 420)	481,600.96
602. Less reductions due Seller (line 520)	(286,290.61)
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	195,310.35

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

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

Borrower

Gillian K. Cridler
Gillian K. Cridler
Joshua A. Cridler
Joshua A. Cridler

Seller

James R. Sabatino
James R. Sabatino
Michael Rego
Michael Rego