

A. U.S. Department of Housing and Urban Development

	B. Type of Loan					
	1. [] FHA	2. [] RHS	3. [X] Conv. Unin	s.		
	4. [] VA	5. [] Conv.	Ins.			
	6. File Number		7. Loan Number			
	13	3283	790100843			

8. Mortgage Ins. Case No.

Settlement Statement (HUD-1)

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 ("POC") were paid outside the closing: they are shown here for information purposes and are not included in the totals.

D. Name & Address of Borrower: Scott Vonnegut, 56 Revere Street #1, Portland, ME 04103

Fiona L. Vonnegut, 56 Revere Street #1, Portland, ME 04103

E. Name & Address of Seller: James C. Schwellenbach, 185 Edwards Street, Portland, ME 04102
Lorraine D. Schwellenbach, 185 Edwards Street, Portland, ME 04102

F. Name & Address of Lender: Bangor Savings Bank, P.O. Box 930, Bangor, ME 04402

G. Property Location: 185 Edwards Street, Portland, ME 04102

H. Settlement Agent: Bay Area Title Services LLC (207) 775-5900

Place of Settlement: The Olde Grange Hall at Stroudwater, 1711 Congress Street, Portland, ME 04102

I. Settlement Date: 7/8/2013 Proration Date: 7/8/2013

	J. Summary of Borrower's Transaction			K. Summary of Seller's Transaction	
100.	Gross Amount Due from Borrower		400.	Gross Amount Due to Seller	
101.	Contract sales price	349,000.00	401.	Contract sales price	349,000.00
102.	Personal property		402.	Personal property	
103.	Settlement charges to borrower (line 1400)	5,549.45	403.		
104.	ESTIMATED taxes 7/1/2013 yo 12/31/2013	2,442.84	404.		
105.	The state of the s		405.		
	tments for items paid by seller in advance		Adjus	itments for items paid by seller in advance	
106.	City/town taxes		406.	City/town taxes	
107.	County taxes		407.	County taxes	
108.	Assessments		408.	Assessments	
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120.	Gross Amount Due from Borrower:	356,992.29	420.	Gross Amount Due to Seller	349,000.00
200.	Amounts Paid by or in Behalf of Borrower		500.	Reduction in Amount Due to Seller	
201.	Deposit or earnest money	5,000.00	501.	Excess deposit (see instructions)	
202.	Principal amount of new loan(s)	209,400.00	502.	Settlement charges to seller (line 1400)	21,907.80
203.	Existing loan(s) taken subject to		503.	Existing loan(s) taken subject to	
204.	Lender Credit	100.00	504.	Payoff of first mortgage loan	
205.	10% Cure for Tolerance	0.33	505.	Payoff of second mortgage loan	
206.			506.		
207.			507.		0.750.00
208.	Closing Cost Credit from Sellers to Buyers	2,750.00	508.	Closing Cost Credit from Sellers to Buyers	2,750.00
209.		SWINN White Laborate and the Control of Cont	509.	ESTIMATED final reading on water & sewer	83.23
Adjus	itments for items unpaid by seller		O DIVISION SUM	stments for items unpaid by seller	
210.	City/town taxes 7/1/2013 to 7/8/2013	93.70	510.	City/town taxes 7/1/2013 to 7/8/2013	93.70
211.	County taxes		511.	County taxes	
212.	Assessments		512.	Assessments	
213.			513.		
214.			514.		
215.			515.		
216.			516. 517.		
217.			517.		
218.			519.		
219. 220.	Total Paid by/for Borrower	217,344.03	520.	Total Reduction Amount Due Seller:	24,834.73
300.	Cash at Settlement from/to Borrower	2,7,014.00	600.	Cash at Settlement to/from Seller	
301.	Gross amount due from borrower (line 120)	356,992.29	601.	Gross amount due to seller (line 420)	349,000.00
302.	Less amount paid by/for borrower (line 220)	217,344.03		Less total reduction in amount due seller(line 520)	24,834.73
303.	CASH (X)FROM ()TO BORROWER	139,648.26			324,165.27
L				······································	

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Bay Area Title Services LLC (207) 775-5900 with your correct taxpayer identification number. If you do not provide Bay Area Title Services LLC (207) 775-5900 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

James C. Schwellenbach

	Total Real Estate Broker Fees			49,000.00 @ 6	.0000% = \$	\$20,940.00		Paid From	Paid From
	Division of commission (line 700) as			- ·				Borrower's Funds at	Seller's Funds at
1	\$10,470.00		eller Williams					Settlement	Settlement
2.	\$10,470.00		own & Shore	Associates	······			0.00	20,940.00
}.	Commission paid at settlement \$20,	,940.00						0.00	20,040.00
i. 5.									
).).	Items Payable in Connection with L	oen							
2000 CHEEL VALUE	Our origination charge (Includes Ori		Point 0% o	r \$0.00\	(fm	om GFE#1) \$85(0.00		
1.		gination	1 Point 076 0	1 40.00/	(110	JIII GI E#1) #000	0.00		
2	to Bangor Savings Bank Your credit or charge (points) for specific	interest	rate chosen		(fr	om GFE#2)			
2.	Your credit or charge (points) for specific	interest	Tate Chosen		(1)	JIII O L L			
2	Your adjusted origination charges				(fn	om GFE A)		850.00	
3. 4.	Appraisal fee	to R	. Randali Ke	motori	·········	om GFE#3)		475.00	
5.	Credit report		BC Innovis			om GFE#3)		38.20	
6.	Tax service					om GFE#3)	:		
7.	Flood certification	····				om GFE#3)			
8.	Tax Transcript Fee	to E	Ilie Mae					7.75	
9.	Appraisal Management Fee		aluTrac					10.00	
0.	Freddie Mac Investigation Fee	****	reddie Mac		***************************************			15.00	
1.	Flood Determination Fee		BCInnovis					11.00	
2.	Lifetime Flood Certification		BCInnovis					1.00	
0.	Items Required by Lender to Be Pa								
1.	Daily interest charges 07/08/13			at \$16.00000				384.00	
2.	Mortgage insurance premium					om GFE#3)			
3.	Homeowner's insurance	1	year	Concord Gro		om GFE#11)		785.00	
4.		· · · · · · ·							
5.									
00.	Reserves Deposited with Lender								
01.	Initial deposit for your escrow accou		The state of the s			rom GFE#9)		0.00	
02.	Homeowner's insurance								
03.	Mortgage insurance								
04.	City property taxes	······································							
05.	County property taxes								
06.	Annual Assessments (maint.)								
07.	, , , , , , , , , , , , , , , , , , , ,								
008.									
09.	Aggregate Adjustment								
00.	Title Charges				1				
01.	Title services and lender's title insurance					rom GFE#4)		1,349.25	
02.	Settlement or closing fee	to E	3ay Area Titl	e \$375.00					
03.	Owner's title insurance			Guaranty Com		irom GFE#5)		797.45	
04.	Lender's title insurance			Guaranty Com					
105.	Lender's title policy limit		\$209,400.00						
106.	Owner's title policy limit		349,000.00						
			1343,000.00						
107.	Agent's portion of the total title insu				\$876.19				
	Agent's portion of the total title insu Underwriter's portion of the total titl	urance j	premium	m	\$876.19 \$375.51				
108.		urance i le insur	premium ance premiu	m					
108. 109.	Underwriter's portion of the total titl	urance i le insur ces LLC	premium ance premiu	m					
108. 109. 110.	Underwriter's portion of the total titl Agent Name: Bay Area Title Service	urance le insur ces LLC uaranty	premium ance premiu						
108. 109. 110. 111.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name:Stewart Title Gu	urance le insur ces LLC uaranty to	premium ance premiu Company	e \$320.00					175.0
108. 109. 110. 111.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name:Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan	urance ple insur- ces LLC uaranty to to to	premium ance premiu C Company Bay Area Titi Precision La Livingston H	e \$320.00 w u(\$200.00					
108. 109. 110. 111. 112.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name:Stewart Title Gu Title Examination Fee Document Preparation	urance ple insur- ces LLC uaranty to to to	premium ance premiu C Company Bay Area Titi Precision La Livingston H	e \$320.00 w u(\$200.00					
108. 109. 110. 111. 112. 113.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name:Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan	urance ple insur- ces LLC uaranty to to to	premium ance premiu C Company Bay Area Titi Precision La Livingston H	e \$320.00 w u(\$200.00	\$375.51	from GFE#7)		58.00	
108. 109. 110. 111. 112. 113. 200.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans	urance le insur ces LLC uaranty to to to sfer Ch	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges	e \$320.00 w u(\$200.00	\$375.51	from GFE#7)		58.00	
108. 109. 110. 111. 112. 113. 200. 201.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges	urance le insur ces LLC uaranty to to to sfer Ch	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges	ie \$320.00 w u(\$200.00	\$375.51	from GFE#7)			
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release	urance le insur ces LLC uaranty to to to sfer Ch	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges	ie \$320.00 w u(\$200.00	\$375.51			58.00	
108. 109. 110. 111. 112. 113. 200. 201. 202. 203.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Frans Government recording charges Deed/Mortgage/Release Transfer taxes	urance le insuraces LLC uaranty to to to sfer Cha	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51			58.00	
108. 109. 110. 111. 112. 113. 200. 201. 202. 203. 204. 205.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Frans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps	urance le insuraces LLC uaranty to to to sfer Cha	premium ance premiu C Company Bay Area Titi Precision Lat Livingston H arges Deed \$20.00	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51			58.00	767.8
108. 109. 110. 111. 112. 113. 200. 201. 202. 203. 204. 205. 206.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Frans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps	urance le insura ces LLC uaranty to to to sfer Ch	premium ance premiu C Company Bay Area Titi Precision Lat Livingston H arges Deed \$20.00	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51			767.8C	767.
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 206.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps	urance ide insuraces LLC uaranty to to to sfer Ch.	premium ance premiu C Company Bay Area Tit Precision La Livingston H arges Deed \$20.00	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51	from GFE#8)		58.00	767.
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 206. 300.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan inspection Plan Government Recording and Frans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges	urance le insunces LLC uaranty to to sfer Ch	premium ance premiu C Company Bay Area Tit Precision La Livingston H arges Deed \$20.00	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51	from GFE#8)		767.8C	767.8
108. 109. 1110. 1111. 1112. 1113. 2200. 201. 202. 203. 204. 205. 300. 301.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh	urance le insunces LLC uaranty to to sfer Ch	premium ance premiu C Company Bay Area Titt Precision La Livingston H arges Deed \$20.00	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51	from GFE#8)		767.8C	767.
108. 109. 1110. 1111. 1112. 1113. 2200. 201. 202. 203. 204. 205. 300. 301. 302.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh	urance le insunces LLC uaranty to to sfer Ch	premium ance premiu C Company Bay Area Titt Precision La Livingston H arges Deed \$20.00	ie \$320.00 w u ₁ \$200.00) Mortgage \$3	\$375.51	from GFE#8)		767.8C	767.8
108. 109. 110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 300. 301. 302. 303. 304.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification	urance le insur ces LLC uaranty to to sfer Ch	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges Deed \$20.00 Deed \$1535	e \$320.00 w u(\$200.00) Mortgage \$3	\$375.51	from GFE#8)		767.80	767.8
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 300. 301. 302. 303. 304. 305.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification	urance le insur- ces LLC uaranty to to to sfer Ch	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges Deed \$20.00 Deed \$1535	le \$320.00 w ur \$200.00 D Mortgage \$3 .60	\$375.51 \$8.00 (section K)	from GFE#8)		767.80 0.00	767.
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 206. 300. 301. 302. 303. 304. 305.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification	to t	premium ance premium ance premium C Company Bay Area Titl Precision La Livingston H arges Deed \$20.00 Deed \$1535	e \$320.00 w u; \$200.00 D Mortgage \$3 .60	\$375.51 (88.00 (98.00 (from GFE#8) from GFE#8)	nd belief, it is a	58.00 767.80 0.00	767.
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 300. 301. 302. 303. 304. 305.	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification	to t	premium ance premium ance premium C Company Bay Area Titl Precision La Livingston H arges Deed \$20.00 Deed \$1535	e \$320.00 w u; \$200.00 D Mortgage \$3 .60	\$375.51 (88.00 (98.00 (from GFE#8) from GFE#8)	and belief, it is a D-1 Settlement 3	58.00 767.80 0.00	767.
108. 109. 1110. 1111. 1112. 1113. 2200. 201. 202. 203. 204. 205. 300. 301. 302. 303. 304. 305. 400. ERTM	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification Total settlement charges (entered	to t	premium ance premium ance premium C Company Bay Area Titl Precision La Livingston H arges Deed \$20.00 Deed \$1535	e \$320.00 w u; \$200.00 D Mortgage \$3 .60	\$375.51	from GFE#8) (from GFE#8) my knowledge a lived a copy of HUI	D-1 Settlement S	58.00 767.80 0.00	767.8
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108. 109. 110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 206. 300. 301. 302. 303. 304. 305. ERTM and dis	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification Total settlement charges (entered	to t	premium ance premium ance premium Company Bay Area Titl Precision La Livingston H arges Deed \$20.00 Deed \$1535 City of Portla s 103, sectio Settlement S transaction. If	on J and 502, statement and to curther certify that	\$375.51	from GFE#8) from GFE#8) from GFE#8) from GFE#8) from GFE#8) James C. Schw Lorraine D. Schw	D-1 Settlement S ellenbach wellenbach	58.00 767.80 0.00 0.00 5,549.40 true and accurate Statement.	767.8 25.0 25.0 3 21,907.1 statement of all r
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 206. 300. 301. 302. 303. 304. 400. ERTII	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification Total settlement charges (entered	urance le insur- ces LLC uaranty to to to sfer Ch.	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges Deed \$20.00 Deed \$1535 City of Portla s 103, sectic Settlement S transaction. If	www.g \$200.00 Mortgage \$3 .60 and on J and 502, s tatement and to urther certify that	\$375.51	from GFE#8) from GFE#8) from GFE#8) from GFE#8) from GFE#8) James C. Schw Lorraine D. Schw	D-1 Settlement S ellenbach wellenbach	58.00 767.80 0.00 0.00 5,549.40 true and accurate Statement.	767.3 25. 25. 3 21,907. statement of all r
108. 109. 1110. 1111. 1112. 1113. 200. 201. 202. 203. 204. 205. 206. 300. 301. 302. 303. 304. 400. ERTII	Underwriter's portion of the total titl Agent Name: Bay Area Title Servic Underwriter Name: Stewart Title Gu Title Examination Fee Document Preparation Mortgage Loan Inspection Plan Government Recording and Trans Government recording charges Deed/Mortgage/Release Transfer taxes City/County tax/stamps State tax/stamps Additional Settlement Charges Required services that you can sh Real Estate Tax Certification Total settlement charges (entered FICATION: I have carefully reviewed the bursements made on my account or by me Jonnegut L. Vonnegut Dest of my knowledge, the HUD-1 Settlement County Title Settlement Underwice Settlement L. Vonnegut Dest of my knowledge, the HUD-1 Settlement Underwice Services of the HUD-1 Settlement Dest of my knowledge, the HUD-1 Settlement Dest of my knowledge, the HUD-1 Settlement	urance le insur- ces LLC uaranty to to to sfer Ch.	premium ance premiu C Company Bay Area Titi Precision La Livingston H arges Deed \$20.00 Deed \$1535 City of Portla s 103, sectic Settlement S transaction. If	www.g \$200.00 Mortgage \$3 .60 and on J and 502, s tatement and to urther certify that	\$375.51	from GFE#8) from GFE#8) from GFE#8) from GFE#8) from GFE#8) James C. Schw Lorraine D. Schw	D-1 Settlement S ellenbach wellenbach	58.00 767.80 0.00 0.00 5,549.40 true and accurate Statement.	767.8 25.0 25.0 3 21,907.1 statement of all r
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WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine ar imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

POC(B) represents paid outside of closing by borrower, POC(S) represents paid outside of closing by the seller, POC(L) represents paid outside of closing by lender, and POC(M) represents paid outside of closing by mortgage broker.

	713113 7.30 AM		
Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot increase H	UD-1 Line Number		
Our origination charge (Includes Origination Point 0% or \$0.00) \$850.00	# 801	\$850.00	\$850.
Your credit or charge (points) for specific interest rate chosen	# 802	\$0.00	\$0.
Your adjusted origination charges	# 803	\$850.00	\$850.
Transfer taxes	# 1203	\$768.80	\$767.

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	\$100.00	\$58.00
Appraisal fee	# 804	\$450.00	\$475.00
Credit report	# 805	\$38.20	\$38.20
Tax Transcript Fee	# 808	\$37.00	\$7.75
Appraisal Management Fee	# 809	\$10.00	\$10.00
Freddie Mac Investigation Fee	# 810	\$15.00	\$15.00
Flood Determination Fee	# 811	\$11.00	\$11.00
Lifetime Flood Certification	# 812	\$1.00	\$1.00
Title services and lender's title insurance	# 1101	\$1,363.00	\$1,349.25
Owner's title insurance	# 1103	\$486.00	\$797.45
	#		
	#		
	#		
	#		
	#		
	Total	2,511.20	2,762.65
	Increase between GFE and HUD-1 Charges	\$ 251.45	or 10.0%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	\$0.00	\$0.00
Daily interest charges	# 901 \$16.00000/day	\$384.00	\$384.0
Homeowner's insurance	# 903	\$600.00	\$785.00
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Loan Terms	
Your initial loan amount is	\$209,400.00
Your loan term is	15.00 years
Your initial interest rate is	2.750 %
Your initial monthly amount owed for principal, interest, and any	\$1,421.03 includes
mortgage insurance is	[X] Principal
	[X] Interest
	[] Mortgage Insurance
Can your interest rate rise?	[X] No [] Yes, it can rise to a maximum of%. The first change will be
	on and can change every after
	Every change date, your interest rate can increase or decrease
	by%. Over the life of the loan, your interest rate is guaranteed to never
	be lower than% or higher than%.
Even if you make payments on time, can your loan balance rise?	[X] No. [] Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for	[X] No. [] Yes, the first increase can be on and the monthly amount
principal, interest, and mortgage insurance rise?	owed can rise to \$
	The maximum it can ever rise is to \$
Does your loan have a prepayment penalty?	[X] No. []Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	[X] No. [] Yes, you have a balloon payment of \$
	due in years on
Total monthly amount owed including escrow account payments	[X] You do not have a monthly escrow payment for items, such as property
	taxes and homeowner's insurance. You must pay these items directly yourself.
	[] You have an additional monthly escrow payment of \$
	that results in a total initial monthly amount owed of . This
	includes principal, interest, any mortgage insurance, and any items checked below:
	[] Property taxes [] Homeowner's insurance
	[] Flood insurance []
	[]

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

HUD-1