



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: 15-11427	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 agents 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 & Address of Borrower: Jeremy R. Zela, Holly J. Zela 25 Trask Road, Sebec, ME 04481	E. Name & Address of Seller: Sally Blanche Herr 205 Concord Street, Portland, ME 04103	F. Name & Address of Lender:
G. Property Location: 205 Concord Street Portland, ME 04103	H. Settlement Agent: Atlantic Coast Title Company, LLC 76 Atlantic Place, South Portland, ME 04106 Telephone: 207-774-4400 Fax: 207-774-5935	I. Settlement Date: 05/15/2015 Disbursement Date: 05/15/2015
	Place of Settlement: 76 Atlantic Place, South Portland, ME 04106	TitleExpress Printed 05/15/2015 at 8:50 am by DP

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	426,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	3,202.20
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes 05/15/2015 to 06/30/2015	769.02
107. County taxes to	
108. Assessments to	
109.	
110.	
111. Credit to Seller from Buyer (Personal Items)	550.00
112.	
120. Gross Amount Due from Borrower	430,521.22
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	5,000.00
202. Principal amount of new loan(s)	
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	5,000.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	430,521.22

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	426,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes 05/15/2015 to 06/30/2015	769.02
407. County taxes to	
408. Assessments to	
409.	
410.	
411. Credit to Seller from Buyer (Personal Items)	550.00
412.	
420. Gross Amount Due to Seller	427,319.02
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	26,662.20
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508. Final Water/Sewer	126.92
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	26,789.12
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	427,319.02

L. Settlement Charges

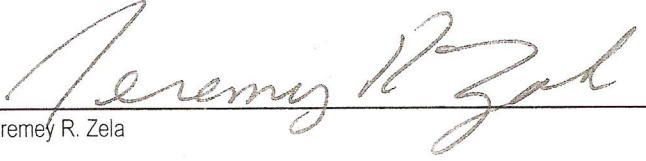
		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees	\$ 25,560.00		
Division of commission (line 700) as follows:			
701. \$12,780.00	to Keller Williams Realty		
702. \$12,780.00	to Lucas Real Estate		
703. Commission paid at settlement			20,560.00
704. Earnest Money Deposit	to Lucas Real Estate	\$5,000.00 P.O.C.(B*)	5,000.00
800. Items Payable in Connection with Loan			
801. Our origination charge (Includes Origination Point 0.000% or \$0.00)	\$	(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	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.	to		
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from	from 05/15/2015 to 06/01/2015 @ \$0.00/day	(from GFE #10)	
902. Mortgage insurance premium	for months to	(from GFE #3)	
903. Homeowner's insurance	months to	(from GFE #11)	
904.	months to	(from GFE #11)	
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account		(from GFE #9)	
1002. Homeowner's insurance	months @ \$ /month		
1003. Mortgage insurance	months @ \$ 0.00/month \$		
1004. Property taxes	months @ \$ 508.50/month \$		
1005.	months @ \$ /month		
1006. Assessments	months @ \$ 0.00/month \$		
1007. Aggregate Adjustment	\$		
1100. Title Charges			
1101. Title services and lender's title insurance	\$	(from GFE #4)	525.00
1102. Settlement or closing fee	to Atlantic Coast Title Company, LLC \$525.00		
1103. Owner's title insurance - First American Title Insurance Company	\$	(from GFE #5)	1,491.00
1104. Lender's title insurance - First American Title Insurance Company	\$		
1105. Lender's title policy limit \$0.00 Lender's Policy			
1106. Owner's title policy limit \$426,000.00 Owner's Policy			
1107. Agent's portion of the total title insurance premium	\$1,118.25		
to Atlantic Coast Title Company, LLC			
1108. Underwriter's portion of the total title insurance premium	\$372.75		
to First American Title Insurance Company			
1109. Deed Prep Fee	to Atlantic Coast Title Company, LLC		150.00
1110. Wire Fee - Proceeds	to Atlantic Coast Title Company, LLC		15.00
1200. Government Recording and Transfer Charges			
1201. Government recording charges	\$	(from GFE #7)	24.00
1202. Deed \$24.00	Mortgage \$ Release \$		
1203. Transfer taxes	\$	(from GFE #8)	937.20
1204. Real Estate Transfer Tax	Deed \$1,874.40 Mortgage \$		937.20
1205. State Tax/stamps	Deed \$ Mortgage \$		
1206.	Deed \$ Mortgage \$		
1207.	\$		
1300. Additional Settlement Charges			
1301. Required services that you can shop for		(from GFE #6)	225.00
1302. Survey	to Nadeau Land Surveys \$225.00		
1303.	to		
1304.	to		
1305.	to		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			3,202.20
			26,662.20

*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er. **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyers

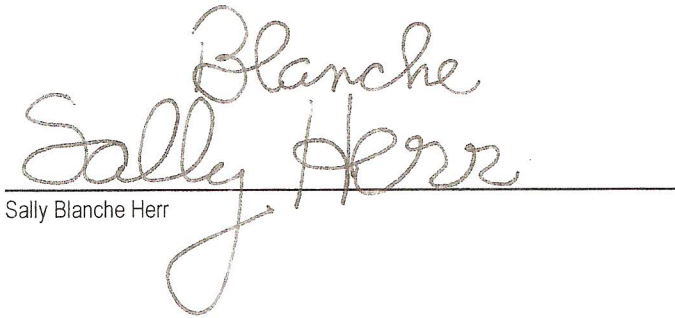


Jeremy R. Zela



Holly J. Zela

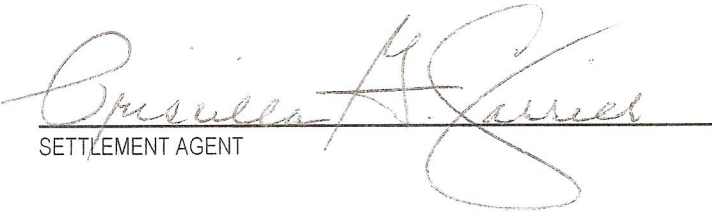
Sellers



Sally Blanche Herr

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.



SETTLEMENT AGENT



DATE