



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. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
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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:	E. Name and Address of Seller:	F. Name and Address of Lender:
G. Property Location:	H. Settlement Agent: 31-1332088 ACS Title and Closing Services Mount Vernon, Ohio 43050 Ph. Place of Settlement: Mount Vernon, Ohio 43050	I. Settlement Date:

J. Summary of Borrower's transaction	
100. Gross Amount Due from Borrower:	
101. Contract sales price	
102. Personal property	
103. Settlement Charges to Borrower (Line 1400)	
104.	
105.	
Adjustments for items paid by Seller in advance	
106. City/Town Taxes	to
107. County Taxes	to
108. Assessments	to
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
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	
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (line 120)	
302. Less amount paid by/for Borrower (line 220)	()
303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower	0.00

K. Summary of Seller's transaction	
400. Gross Amount Due to Seller:	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by Seller in advance	
406. City/Town Taxes	to
407. County Taxes	to
408. Assessments	to
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	
500. Reductions in Amount Due Seller:	
501. Excess deposit (see instructions)	
502. Settlement charges to Seller (Line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage	
505. Payoff Second Mortgage	
506.	
507.	
508.	
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	
600. Cash at settlement to/from Seller	
601. Gross amount due to Seller (line 420)	
602. Less reductions due Seller (line 520)	()
603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	

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

Borrower

L. Settlement Charges

700. Total Real Estate Broker Fees		Paid From	Paid From
<i>Division of commission (line 700) as follows:</i>		Borrower's	Seller's
701. \$	to	Funds at	Funds at
702. \$	to	Settlement	Settlement
703. Commission paid at settlement			
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)	
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		\$	
1005.		\$	
1006.	months @ \$	per month \$	
1007.	months @ \$	per month \$	
1008.		\$	
1009.		\$	
1100. Title Charges			
1101. Title services and lender's title insurance		(from GFE #4)	
1102. Settlement or closing fee	to ACS Title and Closing Services	\$	
1103. Owner's title insurance to		(from GFE #5)	
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. Deed Preparation	James A. Giles, Attorney		
1110.			
1111.			
1112.			
1113.			
1200. Government Recording and Transfer Charges			
1201. Government recording charges		(from GFE #7)	
1202. Deed \$	Mortgage \$	Releases \$	Other \$
1203. Transfer taxes		(from GFE #8)	
1204. City/County tax/stamps	\$	\$	
1205. State tax/stamps	\$	\$	
1206.			
1207.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for		(from GFE #6)	
1302.			
1303.			
1304.			
1305.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 & 3 of this three page statement.

ACS Title and Closing Services, Settlement Agent

HUD-1 Attachment

Buyer(s):

Seller(s):

Settlement Agent: ACS Title and Closing Services

Place of Settlement:

Mount Vernon, Ohio 43050

Settlement Date:

Property Location:

Title Services and Lender's Title Insurance Details	BORROWER	SELLER
Title Search to ACS Title and Closing Services		
Title Binder to ACS Title and Closing Services		
Total	<u>\$ 0.00</u>	<u>\$</u>

Settlement or Closing Fee Details	BORROWER	SELLER
Closing Fee to ACS Title and Closing Services		
Total	<u>\$ 0.00</u>	<u>\$</u>

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.
