

L. Settlement Charges					Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees						
Division of commission (line 700) as follows:						
701.	\$	to				
702.	\$	to				
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.						
809.						
810.						
811.						
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.						
905.						
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.	Closing Protection Coverage	to Ohio Bar Title				
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						
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

Borrower(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
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Title Binder
to ACS Title and Closing Services