



A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number: 01247-14537
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	<input type="checkbox"/> Other	7. Loan Number: 00063XXXX
			8. Mortgage Insurance Case Number:
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 informational purposes and are not included in the totals.			
D. Name & Address of Borrower: Frank Taxman			
E. Name & Address of Seller: Sally Treasury			
F. Name & Address of Lender: Mega Big Bank, Inc.			
G. Property Location: 1234 Main St, Austin, TX 78701 River Water Crossing Subdivision, Phase 1B, Book 97, Page 46, Travis County, Texas			
H. Settlement Agent: Bush Title, a Clinton Company, 1801 South Trumpp, Suite 250, Austin, TX 78746, (512) 306-5555			
Place of Settlement: Mopac, Suite 250, Austin, TX 78746			
I. Settlement Date: 10/31/2013		Proration Date: 11/1/2013	
		Disbursement Date: 10/31/2013	
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	\$310,500.00	401. Contract sales price	\$310,500.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$6,819.70	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments 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. Tax Proration 11/1/2013 to 1/1/2014	\$1,101.44	409. Tax Proration 11/1/2013 to 1/1/2014	\$1,101.44
110. HOA Dues 11/1/2013 to 1/1/2014	\$33.42	410. HOA Dues 11/1/2013 to 1/1/2014	\$33.42
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$318,454.56	420. Gross Amount Due to Seller	\$311,634.86
200. Amounts Paid by or in Behalf of Borrower		500. Reductions 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)	\$263,925.00	502. Settlement charges to seller (line 1400)	\$19,430.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan to Wells Fargo	\$228,437.55
205.		505. Payoff of second mortgage loan	
206.		506. 2013 Property Taxes to Travis County Tax Collector	\$6,590.56
207. Option Fee	\$200.00	507. Option Fee	\$200.00
208. Seller Contribution to Buyer's Closing Costs		508. Seller Contribution to Buyer's Closing Costs	
209. Seller Credit for Owner's Title Policy	\$2,041.00	509. Seller Credit for Owner's Title Policy	\$2,041.00
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213. School Taxes		513. School Taxes	
214. HOA Dues		514. HOA Dues	
215. Rent Proratoion 11/1/2013 to 1/1/2014	\$4,095.01	515. Rent Proratoion 11/1/2013 to 1/1/2014	\$4,095.01
216. Security Deposit	\$500.00	516. Security Deposit	\$500.00
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$275,761.01	520. Total Reduction Amount Due Seller	\$261,294.12
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$318,454.56	601. Gross amount due to seller (line 420)	\$311,634.86
302. Less amounts paid by/for borrower (line 220)	(\$275,761.01)	602. Less reductions in amount due seller (line 520)	(\$261,294.12)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$42,693.55	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$50,340.74

L. Settlement Charges		
700. Total Real Estate Broker Fees based on price \$310,500.00 @ 6.000000% = \$18,630.00		
Division of commission (line 700) as follows:	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
701. \$9,315.00 to Realty Austin -Westlake		
702. \$9,315.00 to Green Mango Real Estate		
703. Commission paid at settlement \$18,630.00		\$18,630.00
704.		
705. The following persons, firms or corporations received a portion of the real estate commission above		
706. Alicia Kelley		
707. *		
800. Items Payable in Connection with Loan		
801. Our origination charge SecurityNational Mortgage Company, a Utah Corp. \$1,855.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen (from GFE #2)		
803. Your adjusted origination charges to SecurityNational Mortgage Company, a Utah Corp. (POC) \$1,855.00	\$1,855.00	
804. Appraisal fee to Rives Valuatoin Services DBA Appraisal Shop (from GFE #3)	\$465.00	
805. Credit report (from GFE #3)		
806. Tax service (from GFE #3)		
807. Flood certification (from GFE #3)		
808.		
809. Document Preparation		
810. Broker Compensation		
900. Items Required by Lender to Be Paid in Advance		
901. Daily interest charges from 10/31/13 to 11/1/13 @ \$33.9100/day (from GFE #10)	\$33.91	
902. Mortgage insurance premium for (from GFE #3)		
903. Homeowner's insurance for 1 year to Liberty Mutual (from GFE #11)	\$820.00	
904.		
905.		
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account (from GFE #9)	\$617.54	
1002. Homeowner's insurance 3 mo. @ \$68.3300 per mo. \$204.99		
1003. Mortgage insurance \$61.58 per mo		
1004. City property taxes		
1005. County property taxes 2 mo. @ \$549.2100 per mo. \$1,098.42		
1006.		
1007.		
1008.		
1009. Aggregate Adjustment (\$685.87)		
1100. Title Charges		
1101. Title services and lender's title insurance (from GFE #4)	\$569.15	
1102. Settlement or closing fee to Gracy Title \$250.00		\$250.00
1103. Owner's title insurance to Gracy Title (from GFE #5)	\$2,245.10	
1104. Lender's title insurance to Gracy Title \$264.15		
1105. Lender's title policy limit \$263,925.00		
1106. Owner's title policy limit \$310,500.00		
1107. Agent's portion of the total title insurance premium to Gracy Title \$2,132.86		
1108. Underwriter's portion of the total title insurance premium to Stewart Title Guaranty Company \$376.39		
1109. OTP Incl:		
1110. LTP Incl:		
1111. Policy Guaranty Fee - Owner Policy to Guaranty Fee Transfer		\$2.00
1112. Policy Guaranty Fee - Loan Policy to Guaranty Fee Transfer \$2.00		
1113. Tax Certificate to Gracy Title		\$48.00
1114. Overnight/Courier/Messenger Processing Fee to Gracy Title \$45.00		
1115. Overnight/Courier/Messenger Processing Fee to Gracy Title		\$25.00
1116. Document Preparation to Law Office of William Bradshaw		\$75.00
1117. E-Recording Fees to Gracy Title \$8.00		
1118. Premium Split		
1119. Preparation of Warranty Deed to Hay Compere		\$75.00
1200. Government Recording and Transfer Charges		
1201. Government recording charges (from GFE #7)	\$114.00	
1202. Deed \$34.00 Mortgage \$80.00 Releases \$30.00 \$114.00		\$30.00
1203. Transfer taxes (from GFE #8)		
1204. City/County tax/stamps		
1205. State tax/stamps		
1206. Additional Recording Fees		
1300. Additional Settlement Charges		
1301. Required services that you can shop for (from GFE #6)		
1302. Survey		
1303. Pest Inspection		
1304. Home Warranty		
1305. HOA Transfer/Resale Fee		
1306. HOA Dues		
1307. Reimbursement of Transfer Fee / Resale Certificate to Gracy Title	\$100.00	\$295.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$6,819.70	\$19,430.00

** Includes Origination Point (\$1,855.00).

Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).