

A. Settlement Statement (HUD-1)

OLYMPIA TITLE & ESCROW 401 EAST LAS OLAS BLVD, STE 1400 FORT LAUDERDALE EL 33301

E & ESCROW
OMB Approval No. 2502-0265
LAS BLVD, STE 1400

FORT LAUDERDALE, FL 33301 PHONE: (954) 695-7598 FAX: (954) 862-5938

B. Type of Loan					
1. □ FHA 2. □ RHS 3. □ Conv. Unins. 4. □ VA 5. □ Conv. Ins.	6. File Number: SAMPLE	l	Loan Number: 34567	8. Mortgage Insurance 095-12345678	Case Number:
C. NOTE: This form is furnished to give you a statement of marked "(p.o.c.)" were paid outside the closin					
D. Name & Address of Borrower(s): Jane Doe John Doe		E. Name & A Joseph Smith Barbara Smi			
		Darbara Siiii	<u></u>		
			"CLICK YE.	LLOW FIELDS	FOR INFO"
F. Name & Address of Lender: XYZ Lending Corporation		G. Property 1	Location: wn Avenue #727		
123 Anytown Avenue		AnyTown, F			
Anywhere, FL XXXXX					
Place of Settlement:		H. Name of	Settlement Agent:		
401 East Las Olas Boulevard Suite 1400		Olympia Titl	e & Escrow Corporation	1	
Fort Lauderdale, FL 33301		I. Closing Da		Disbursement Date: 10-29-2010	
	1	10-29-2010		10-29-2010	
J. Summary of Borrower's Transaction		K. Sum	mary of Seller's Transact	ion	
100. Gross Amount Due from Borrower	240,000,00		s Amount Due to Seller		240,000,00
101. Contract sales price 102. Personal property	249,000.00		ract sales price onal property		249,000.00
103. Settlement charges to Borrower (line 1400)	13,763.31	403.			
104. November Condo Maintenance	357.89	404.			
105. Adjustments for items paid by seller in advance		405.	nts for items paid by selle	er in advance	
106. City/town taxes to			town taxes	to	
107. County taxes to		407. Coun		to	
108. Assessments 4-30-2010 to 109. Condo Maintenance Proration - October	34.63	408. Asses	o Maintenance Proration -	October	34.63
110.		410.			
111.		411.			
120. Gross Amount Due from Borrower	263,155.83		s Amount Due to Seller		249,034.63
200. Amounts Paid by or in Behalf of Borrower		500. Redu	ctions in Amount Due to	Seller	
201. Deposit or earnest money 202. Principal amount of new loan(s)	5,000.00 240,285.00		ss deposit (see instructions) ement charges to seller (line		18,503.00
203. Existing loan(s) taken subject to	240,283.00		ing loan(s) taken subject to		18,303.00
204.			ff of first mortgage loan se Manhattan #12345678		42,155.07
205. Lender Reimbursement Credit - if any		505 Pavo	ff of second mortgage loan		15,055.22
200. Edited remounsement creat. It any			k of America #1234567-89		13,033.22
206.			r Bill - \$98.70 / Final Bill I		248.70
207. 208.			oer Condo Maintenance Du ow for Furniture Removal /		1.000.00
209.		509.	w for Furmture Removar/	Garage Door	1,000.00
Adjustments for items unpaid by seller			nts for items unpaid by se	eller	
210. City/town taxes to 211. County taxes 1-1-2010 to 10-29-2010	2,651,99	510. City/t	town taxes 1- 1-2010	to 10-29-2010	2.651.99
211. County taxes 1-1-2010 to 10-29-2010 to	2,031.99	512. Asses		to	2,031.99
213.		513.			
214. 215.	+	514. 515.			+
216.		516.			
217.		517.			
218.		518.			+
219. 220. Total Paid by/for Borrower	247,936.99	519. 520. Tota l	Reduction Amount Due	Seller	79,971.87
300. Cash at Settlement from/to Borrower		600. Cash	at Settlement to/from Se	ller	
301. Gross amount due from Borrower (line 120) 302. Less amounts paid by/for Borrower (line 220)	263,155.83 247,936,99		s amount due to seller (line reductions in amount due s		249,034.63 79,971.87
L 107. LESS AMOUNTS DATO DV/TOF DOFTOWER (TIBE 2.20)	1 74/910 99	TOUZ, Less	сещеноня иганющи ane s	CHELUINE DZUI	/9.9/18/

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured, this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

⊠ From

☐ To Borrower

303. Cash

603. Cash

🛛 То

From Seller

L. Settlement Charges	OLYMPIA TITLE & ESC	ROW	
700. Total Real Estate Broker Fees	401 EAST LAS OLAS BLY	D, STE 1400	Paid From
Based on price \$ 249,000.00 @ 6 %= 14,940.00	FORT LAUDERDALE, FI	333 Dorrowers	Seller's
Division of commission (line 700) as follows:	PHONE: (954) 695-7598	Funds at	Funds at
701. \$ (7,470.00) to Acme Real Estate	FAX: (954) 862-5938	Settlement	Settlement
702. \$ 7,470.00 to AnyFirm Realty			
703. Commission paid at Settlement			14,940.00
704. Transaction Fee due Acme / Anyfirm Realty		395.00	295.00
900 Idama Damahlain Gamardian midd I and			
800. Items Pavable in Connection with Loan 801. Our origination charge - 1%	2402.85 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges to XYZ Lending Corp.	(from GFE A)	2,402,85	
804. Appraisal fee to XYZ Lending Corp.	(from GFE #3)	495.00	
805. Credit report to XYZ Lending Corp.	(from GFE #3)	14.00	
806.	(from GFE #3)		
807.	(from GFE #3)		
808.			
809.			
810.			
811.			
812.			
813.			
<mark>814.</mark>			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 10/29/10 - 11/01/10 @ \$45.36 / Day	(from GFE #10)	136.11	
902. Mortgage insurance premium 12 months to MIP	(from GFE #3)	3,604.28	
903. Homeowner's insurance 1 year(s) to Citizens	(from GFE #11)	2,435.00	
904. Flood Insurance to Citizens		345.00	
905. 2009 Real Estate Taxes to Broward County Tax Collector - POC SELLER \$3,218.50			
1000 D			
1000. Reserves Deposited With Lender 1001. Initial deposit for your escrow account	(from GFE #9)	1,018.63	
1002. Homeowner's insurance 3 months @ \$ 202.92 per month \$	608.76	1,018.03	
1003. Mortgage insurance 0 months @ \$ 238.50 per month \$	000.70		
1004. Property taxes 2 months @ \$ 267.92 per month \$	535.84		
1005. Flood Insurance 3 months @ \$ 28.75 per month \$	86.25		
1006. months @ \$ per month \$			
1007. Aggregate Adjustment -\$	-212.22		
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	2,229.50	C50.00
1102. Settlement or closing fee to Olympia Title \$	650.00		650.00
1103. Title Serach to Olympia Title 1104. Lender's title insurance	(from GFE #5)		275.00
	23.00		
1105. Lender's title policy limit \$ 240,285 - \$25.00 1106. Owner's title policy limit \$ 249,000 - \$1,320.00			
1107. Agent's portion of the total title insurance premium	70%		
1108. Underwriter's portion of the total title insurance premium \$ 100. Agencs portion of the total title insurance premium	30%		
1109. FL Form 9 to Olympia Title - \$134.50			
1110. ALTA 8.1 and 4 to Olympia Title -\$100.00			
1111. Municipal Lien Search to Olympia Title			225.00
1200. Government Recording and Transfer Charges	(f CEE #7)	202 (0)	
1201. Government recording charges	(from GFE #7)	283.60	
1202. Deed \$ 27.00 Mortgage \$ 256.6 Releases \$50.00	(from GFE #8)	1 221 62	50.00
1203. Transfer taxes	(HOIH OFE #8)	1,321.62	
1204. City/County tax/stamps			1,743.00
1206.			1,743.00
1200.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)	472.00	
1302. Flood Life of Loan - XYZ Lending Corp. \$	78		
1303. Tax Service Fee to XYZ Lending Corp. \$	19		
1304. Survey to ZYX Survey - \$375.00			
1305. Estoppel Fee to Condominium Association			325.00



1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)

OLYMPIA TITLE & ESCROW CORPORATION
401 EAST LAS OLAS BLVD, STE 1400
FORT LAUDERDALE, FL 33301

13,763.31

18,503.00

PHONE: (954) 695-7598 - FAX: (954) 862-5938 TOLL FREE: (888) 412-5674

OLYMPIA TITLE & ESCROW 401 EAST LAS OLAS BLVD, STE 1400 FORT LAUDERDALE, FL 33301

			FORT LAUDERDA	LE, FL 33301	
	Comparison of Good Faith Estimate (GFE) and HUD-1 Char	<mark>ges</mark>	PHONE: (954) 695-7		HUD-1
ľ	Charges That Cannot Increase	HUD-1 Line Number	FAX: (954) 862-5938	3	
	Our origination charge	# 801		2,402.85	2,402.85
	Your credit or charge (points) for the specific interest rate chosen	# 802			
Į	Your adjusted origination charges	# 803		2,402.85	2,402.85
l	Transfer taxes	#1203		1,321.62	1,321.62
			_		
	Charges That in Total Cannot Increase More Than 10%			Good Faith	HUD-1
	Government recording charges	#1201	·	293.50	283.60
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Charges That in Total Cannot Increase More Than 10%		Good Faith	HUD-1
Government recording charges	#1201	293.50	283.60
Required Services that we select			
Required Services that you can shop for	#1301	425.00	472.00
	Total	718.50	755.60
	Increase between GFE and HUD-1 Charges	\$ 37.10 o	

nitial deposit for your escrow account	#1001
Daily interest charges	# 901 \$ 45.36 / day
Homeowner's insurance	# 903
Title Services and Lenders Title Insurance	#1101

Good Faith	HUD-1
1,587.21	1,018.63
725.76	136.11
2,500.00	2,435.00
2,337.43	2,229.50

Loan Terms

Loan Terms	240,205,00
Your initial loan amount is	\$ 240,285.00
Your loan term is	30 years
Your initial interest rate is	6.9 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 2144.25 includes Principal Interest Mortgage Insurance
Can your interest rate rise?	No Yes, it can rise to a maximum of %. The first change will be on and can change again 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?	☑ No ☐ Yes, in can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	✓ Nd☐ Yes, the first increase can be on and the monthly amount owed can rise to \$The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	☑ Nc□ Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	No Yes, you have a balloon payment of \$
Total monthly amount owed including escrow account payments	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 \$ 738.09 that results in a total initial monthly amount owed of \$ 2144.25 . This includes principal, interest, any mortgage insurance and any items checked below: ✓ Property taxes ✓ Homeowner's insurance ✓ Flood insurance



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urges and Loan Terms listed on this form, please contact your lender.