

A Settlement Statement

U.S. Department of Housing And Urban Development

HUD-1 (3/86) OMB No. 2502-0265

B Type of Loan

1 <input type="checkbox"/> FHA	2 <input type="checkbox"/> FmHA	3 <input checked="" type="checkbox"/> CONV. UNINS.	6. File Number:
4 <input type="checkbox"/> VA	5 <input type="checkbox"/> CONV. INS.		7. Loan Number:
			8. Mortgage Ins. Case No.:

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 Borrowers:	F. Name and Address of Lender:
E. Name and Address of Sellers:	H. Settlement Agent:

G. Property Location: Chatham, MA 02633	I. Settlement Date:	Place of Settlement:
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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	993,001.00	401. Contract sales price	993,001.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	11,350.56	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 to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$1,004,351.56	420. Gross Amount Due To Seller	\$993,001.00

200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or earnest money	100,200.00	501. Excess deposit (see instructions)	55,514.95
202. Principal amount of new loan(s)	794,400.00	502. Settlement charges to seller (line 1400)	50,500.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1 C/S Loan No. 905007381	9,829.06
205. Application Fee Refund	300.00	505. Payoff 2 C/S Loan No. 530464166-1	327,833.14
206.		506. Lisa V. Still, Esquire	1,855.00
207.		507. Final Water to Town of Chatham	45.70
208.		508.	
209.		509.	

Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes 01/01/2007 to 01/05/2007	56.91	510. City/town taxes 01/01/2007 to 01/05/2007	56.91
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$894,956.91	520. Total Reductions Amount Due Seller	\$445,634.76

300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (line 120)	\$1,004,351.56	601. Gross amount due to seller (line 420)	\$993,001.00
302. Less amount paid by/for borrower (line 220)	(\$894,956.91)	602. Less reductions in amount due seller (line 520)	(\$445,634.76)
303. CASH <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER:	\$109,394.65	603. CASH <input checked="" type="checkbox"/> TO <input type="checkbox"/> FROM SELLER:	\$547,366.24

L. Settlement Charges

				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission based on price	\$ 993,001.00	@	4.5000 % = 44,685.05		
Division of Commission (line 700) as follows:					
701.	44,685.05	to	Chatham Village Realty		
702.		to			
703.	Commission paid at Settlement				44,685.05
704.					
800. Items Payable in Connection With Loan					
801.	Loan Origination Fee	%			
802.	Loan Discount	%			
803.	Appraisal Fee to Flaherty Associates			300.00	
804.	Credit Report to Kroll Factual Data			16.29	
805.	Lender's Inspection Fee				
806.	Mortgage Insurance Application Fee				
807.	Assumption Fee				
808.	Underwriting Fee to Fannie Mae			25.00	
809.					
810.	Flood Certification Fee to FIS Flood Services			8.00	
811.					
812.					
813.	Application Deposit to Cape Cod Five Cents Savings Bank		POC 300.00		
814.					
815.					
900. Items Required By Lender To Be Paid In Advance					
901.	Interest from	01/05/2007 to 02/01/2007	@ 143.43 / day	3,729.27	
902.	Mortgage Insurance Premium for	mo. to			
903.	Hazard Insurance Premium for	1 yrs. to	MPIUA POC 1,771.00		
904.		yrs. to			
1000. Reserves Deposited With Lender					
1001.	Hazard Insurance	months @	per month		
1002.	Mortgage Insurance	months @	per month		
1003.	City property taxes	4 months @	432.76 per month	1,731.00	
1004.		months @	per month		
1005.		months @	per month		
1006.		months @	per month		
1007.		months @	per month		
1008.	Aggregate Adjustment			0.00	
1100. Title Charges					
1101.	Settlement or closing fee to				
1102.	Abstract or title search to	Louis Rivers (\$186.00)			
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to				
1106.	Notary fees to				
1107.	Attorney's fees to			650.00	
	(includes above item Numbers.)			
1108.	Title insurance to	First American Title Insurance Company		4,151.00	
	(includes above item Numbers)			
1109.	Lender's coverage	794,400.00	Loan Premium: \$1,987.50		
1110.	Owner's coverage	993,001.00	Owner's Premium: \$2,163.50		
1111.	Obtain Certificate of Municipal Lien to Town of Chatham			25.00	
1112.					
1113.	Title Agent Commission to L. & L, P.C.	POC B \$2,905.70	70%		
1200. Government Recording and Transfer Charges					
1201.	Recording fees:	Deed 126.00	; Mortgage 176.00	, Releases 152.00	302.00 152.00
1202.	City/county tax stamps:	Deed 2,266.32	; Mortgage		2,265.18
1203.	State tax/stamps:	Deed 3,399.48	; Mortgage		3,397.77
1204.	Record CMI/ Powers of Attorney (2) to Barnstable County Registry of Deeds			218.00	
1300. Additional Settlement Charges					
1301.	Plot Plan to Olde Stone Land Survey			175.00	
1302.	Attested Copies to Barnstable County Registry of Deeds			20.00	
1303.					
1304.					
1305.					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$11,350.56	\$50,500.00

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 (pages 1 and 2)