

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: EXAMPLE			7. LOAN NUMBER:	
8. MORTGAGE INS 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.
1.0 3/98 Template File EXAMPLE.PFT

D. NAME AND ADDRESS OF BORROWER: Adam Buyer and Alice Buyer husband and wife	E. NAME AND ADDRESS OF SELLER: Henry Seller an unmarried man	F. NAME AND ADDRESS OF LENDER: Bank & Loan Company
G. PROPERTY LOCATION: 1111 Piedmont Ave Cincinnati, OH 99999 Hamilton County, Ohio	H. SETTLEMENT AGENT: 14-1893574 Grandview Title Services, LLC PLACE OF SETTLEMENT 118 William Howard Taft, Suite 201 Cincinnati, Ohio 45219	I. SETTLEMENT DATE: June 4, 2007

J. SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	123,425.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	3,497.90
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	126,922.90
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	1,000.00
202. Principal Amount of New Loan(s)	98,740.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes to	
211. County Taxes 01/01/07 to 06/04/07	620.36
212. Assessments 01/01/07 to 06/04/07	3.70
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	100,364.06
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	126,922.90
302. Less Amount Paid By/For Borrower (Line 220)	(100,364.06)
303. CASH (X FROM) (TO) BORROWER	26,558.84

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	123,425.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes to	
407. County Taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	123,425.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	7,744.50
503. Existing loan(s) taken subject to	
504. Payoff of first Mortgage to Best Bank USA	45,245.17
505. Payoff of second Mortgage	
506. Deposit retained by broker	1,000.00
507.	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes to	
511. County Taxes 01/01/07 to 06/04/07	620.36
512. Assessments 01/01/07 to 06/04/07	3.70
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	54,613.73
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	123,425.00
602. Less Reductions Due Seller (Line 520)	(54,613.73)
603. CASH (X TO) (FROM) SELLER	68,811.27

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower _____
 Adam Buyer

 Alice Buyer

Seller _____
 Henry Seller

L. SETTLEMENT CHARGES								
700. TOTAL COMMISSION Based on Price	\$	123,425.00	@	6.0000 %	7,405.50			
<i>Division of Commission (line 700) as Follows:</i>								
701. \$ 3,702.75	to	Sell It Now Realtors						
702. \$ 3,702.75	to	Realtor & Co.				Less Deposit Retained	1,000.00	
703. Commission Paid at Settlement							6,405.50	
704.	to							
800. ITEMS PAYABLE IN CONNECTION WITH LOAN								
801. Loan Origination Fee	1.0000 %	to	Bank & Loan Company				987.40	
802. Loan Discount	%	to						
803. Appraisal Fee		to	High Appraisal Inc.				250.00	
804. Credit Report		to	Bank & Loan Company				20.00	
805. Lender's Inspection Fee		to						
806. Mortgage Ins. App. Fee		to						
807. Assumption Fee		to						
808. Document Fee		to	Bank & Loan Company				400.00	
809.								
810.								
811.								
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE								
901. Interest From	06/04/07	to	07/01/07	@	\$ 16.907530/day	(27 days	6.2500%)	
902. Mortgage Insurance Premium	for	months	to					456.50
903. Hazard Insurance Premium	for	1.0	years	to	Insurance Company			386.00
904.								
905.								
1000. RESERVES DEPOSITED WITH LENDER								
1001. Hazard Insurance	months	@	\$		per	month		
1002. Mortgage Insurance	months	@	\$		per	month		
1003. City/Town Taxes	months	@	\$		per	month		
1004. County Taxes	months	@	\$		per	month		
1005. Assessments	months	@	\$		per	month		
1006.	months	@	\$		per	month		
1007.	months	@	\$		per	month		
1008.	months	@	\$		per	month		
1100. TITLE CHARGES								
1101. Settlement or Closing Fee		to	Grandview Title Services, LLC				200.00	
1102. Abstract or Title Search		to	Grandview Title Services, LLC				200.00	
1103. Title Examination		to						
1104. Title Insurance Binder		to	Grandview Title Services, LLC				75.00	
1105. Document Preparation		to	Cincinnati Attorney				125.00	
1106. Notary Fees		to						
1107. Attorney's Fees		to						
<i>(includes above item numbers:</i>						<i>)</i>		
1108. Title Insurance		to	Commonwealth Land Title Insurance Agency				813.00	
<i>(includes above item numbers:</i>						<i>)</i>		
1109. Lender's Coverage	\$	98,740.00			100.00			
1110. Owner's Coverage	\$	123,425.00			713.00			
1111. ALTA Endorsement Form 8.1 (Env	to	Grandview Title Services, LLC				75.00		
1112. ALTA Endorsement Form 9 (Restr	to	Grandview Title Services, LLC				150.00		
1113.								
1114. Closing Protection Coverage		Commonwealth Land Title Insurance Agency						
1115.								
1116.								
1117.								
1118.								
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES								
1201. Recording Fees: Deed	\$	28.00	; Mortgage	\$	140.00	; Releases	\$ 168.00	
1202. City/County Tax/Stamps: Deed					371.00	; Mortgage	371.00	
1203. State Tax/Stamps: Deed						; Mortgage		
1204.								
1205.								
1300. ADDITIONAL SETTLEMENT CHARGES								
1301. Survey		to	Mr. Surveyor				100.00	
1302. Pest Inspection		to						
1303. Courier/Handling Fee		to	Grandview Title Services, LLC				30.00	
1304.							30.00	
1305.								
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)							3,497.90	
							7,744.50	

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

Grandview Title Services, LLC
Settlement Agent

Certified to be a true copy.