



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

First American Title Insurance Company Settlement Statement

B. Type of Loan

1-5. Loan Type: FHA

6. File Number: .

7. Loan Number: 3956

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 this closing. They are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: .

E. Name & Address of Seller:

F. Name & Address of Lender: Wells Fargo Bank, N.A.
2701 Wells Fargo Way
Minneapolis, MN 55467

G. Property Location: 9367 Homeside Drive, Indianapolis, IN 46250

H. Settlement Agent: First American Title Insurance Company (317)271-5656
Address: 10100 East US 36, Ste. D, Avon, IN 46123

I. Settlement Date: 10/12/2012
Print Date: 10/12/2012, 3:58 PM
Disbursement Date: 10/12/2012
Signing Date:

Place of Settlement Address: 10100 East US 36, Ste. D, Avon, IN 46123

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract Sales Price	103,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	5,601.91
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County taxes	
108. Assessments 10/12/12 to 01/01/13 @\$59.00/yr	13.09
109.	
110.	
111.	
112.	
113.	
114.	
115.	
120. Gross Amount Due from Borrower	108,615.00
200. Amounts Paid by or on Behalf of Borrower	
201. Deposit or earnest money	1,000.00
202. Principal amount of new loan(s)	101,114.00
203. Existing loan(s) taken subject	
204. **Credit Buyer Owner's Policy	620.00
205. Seller Paid Closing Costs	1,430.00
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 01/01/12 to 10/12/12 @\$1229.50/yr	960.02
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	105,124.02
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	108,615.00
302. Less amounts paid by/for borrower (line 220)	105,124.02
303. Cash (X From) (To) Borrower	3,490.98

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	103,000.00
402. Personal property	
403. Total Deposits	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes	
407. County taxes	
408. Assessments 10/12/12 to 01/01/13 @\$59.00/yr	13.09
409.	
410.	
411.	
412.	
413.	
414.	
415.	
420. Gross Amount Due to Seller	103,013.09
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	6,109.25
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan to Colonial Savings, F.A.	92,893.82
505. Payoff of second mortgage loan	
506. Earnest Money Held By: The Indy Realty Shop	1,000.00
507. **Credit Buyer Owner's Policy	620.00
508. Seller Paid Closing Costs	1,430.00
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes 01/01/12 to 10/12/12 @\$1229.50/yr	960.02
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	103,013.09
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	103,013.09
602. Less reductions in amounts due seller (line 520)	103,013.09
603. Cash (To) (From) Seller	

Previous editions are obsolete.

* See Supplemental Page for details. ** Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

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.

L. Settlement Charges			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees \$6,180.00				
Division of commission (line 700) as follows:				
701.	\$3,605.00	To The Indy Realty Shop		
702.	\$2,575.00	to Prudential Indiana Realty Group		
703.		Commission paid at settlement		5,180.00
704.		(Note: \$1000.00 POC Held By The Indy Realty Shop)		
705.				
706.				
800. Items Payable in Connection with Loan				
801.	\$795.00	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 to Wells Fargo Bank, N.A. (from GFE A)	795.00	
804.		Appraisal fee to Rels Valuation (from GFE #3) POC-B \$420.00		
805.		Credit report to Rels Credit (from GFE #3) POC-B \$11.00		
806.		Tax service (from GFE #3)		
807.		Flood certification (from GFE #3)		
808.				
809.				
810.				
811.				
900. Items Required by Lender to Be Paid in Advance				
901.		Daily interest charges from 10/12/12 to 11/01/12 @\$9.000000/day to Wells Fargo Bank, N.A. (from GFE #10)	180.00	
902.		Mortgage insurance premium for ## Months/Years to Wells Fargo Bank, N.A. (from GFE #3)	1,739.06	
903.		Homeowner's insurance to Pence, Brooks & Shepherd Insurance (from GFE #11)	931.00	
904.				
905.				
906.				
1000. Reserves Deposited with Lender				
1001.		Initial deposit for your escrow account (from GFE #9)	554.85	
1002.	\$232.74	Homeowner's insurance 3 mo(s) @\$77.58/mo		
1003.		Mortgage insurance		
1004.	\$322.11	Property taxes 3 mo(s) @\$107.37/mo		
1005.				
1006.				
1007.		Aggregate Adjustment		
1100. Title Charges				
1101.		Title services and lender's title insurance (from GFE #4)	650.00	
1102.	\$320.00	Settlement or closing fee		210.00
		to First American Title Insurance Company		
1103.		Owner's title insurance - First American Title Insurance Company (from GFE #5)	620.00	
1104.	\$200.00	Lender's title insurance - First American Title Insurance Company		
1105.	\$ 101,114.00	Lender's title policy limit		
1106.	\$ 103,000.00	Owner's title policy limit		
1107.	\$ 0.00	Agent's portion of the total title insurance premium		
		to First American Title Insurance Company		
1108.	\$ 820.00	Underwriter's portion of total title insurance premium		
		to First American Title Insurance Company		
1109.	\$5.00	TI Enforcement Fund - MP to		
1110.		TI Enforcement Fund - OP to First American Title Insurance Company		5.00
1111.				
1112.				
1200. Government Recording and Transfer Charges				
1201.		Government recording charges (from GFE #7)	113.00	
1202.		Recording fees: Deed \$21.50 Mortgage \$76.50 Release \$0.00		
1203.		Transfer taxes (from GFE #8)		
1204.		City/county tax/stamps:		
1205.		State tax/stamps:		
1206.	\$15.00	Sales Disclosure Fee to County Auditor		
1207.				
1208.				
1209.				
1210.				
1300. Additional Settlement Charges				
1301.		Required services that you can shop for (from GFE #6)	19.00	
1302.	\$19.00	Flood Certification to Wells Fargo Flood Services		
1303.		Tax Service to Wells Fargo Real Estate Tax Service		70.00
1304.		November 2011 Pay 2012 Taxes to Marion County Treasurer		644.25
1305.				
1306.				
1307.				
1308.				
1309.				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			5,601.91	6,109.25

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