



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

First American Title Insurance Company Final Statement	B. Type of Loan 1-5. Loan Type: Conv. Unins. 6. File Number: 4251-1879061 7. Loan Number: 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: Peter William Anderson 501 Roy Street #C334, Seattle, WA 98109	
E. Name & Address of Seller: Pieter Tjerk Horsman, Anu Horsman 3017B 30th Ave W., Seattle, WA 98199	"We certify this to be a true and exact copy of the original."
F. Name & Address of Lender:	
G. Property Location: 501 Roy Street #C334, Seattle, WA 98109	Authorized Signature First American Title Insurance Co.
H. Settlement Agent: First American Title Insurance Company Address: 40 E Spokane Falls Blvd, Spokane, WA 99202	(509)456-0550
Place of Settlement Address: 40 E Spokane Falls Blvd, Spokane, WA 99202	I. Settlement Date: 07/13/2012 Print Date: 07/13/2012, 2:33 PM Disbursement Date: 07/13/2012 Signing Date:

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract Sales Price	232,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	1,215.20
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County taxes	
108. Assessments	
109. Association Dues 07/13/12 to 07/31/12 @\$458.68/mo	266.33
110.	
111.	
112.	
113.	
114.	
115.	
120. Gross Amount Due from Borrower	233,481.53
200. Amounts Paid by or on Behalf of Borrower	
201. *Deposit or earnest money	233,437.79
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 07/01/12 to 07/13/12 @\$1227.99/yr	43.74
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	233,481.53
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	233,481.53
302. Less amounts paid by/for borrower (line 220)	233,481.53
303. Cash (From) (To) Borrower	

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	232,000.00
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	
409. Association Dues 07/13/12 to 07/31/12 @\$458.68/mo	266.33
410.	
411.	
412.	
413.	
414.	
415.	
420. Gross Amount Due to Seller	232,266.33
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	21,752.68
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan to SETERUS	210,469.91
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes 07/01/12 to 07/13/12 @\$1227.99/yr	43.74
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	232,266.33
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	232,266.33
602. Less reductions in amounts due seller (line 520)	232,266.33
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				
700. Total Real Estate Broker Fees \$13,920.00			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:				
701. \$3,960.00 to Windermere Real Estate West Campus				
702. \$5,800.00 to Keller Williams Seattle Metro				
703. Commission paid at settlement				9,760.00
704. Commission Paid at Settlement to Premier Default Management Services				2,320.00
705. Commission Paid at Settlement to Quantum Default Servies, LLC				1,740.00
706. Material Fee to Quantum Default Servies, LLC				100.00
800. Items Payable in Connection with Loan				
801. 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	(from GFE A)			
804. Appraisal fee	(from GFE #3)			
805. Credit report	(from GFE #3)			
806. Tax service	(from GFE #3)			
807. Flood certification	(from GFE #3)			
808.	(from GFE #3)			
809.	(from GFE #3)			
810.	(from GFE #3)			
811.	(from GFE #3)			
900. Items Required by Lender to Be Paid in Advance				
901. Daily interest charges from	(from GFE #10)			
902.	(from GFE #3)			
903. Homeowner's insurance	(from GFE #11)			
904.				
905.				
906.				
1000. Reserves Deposited with Lender				
1001. Initial deposit for your escrow account	(from GFE #9)			
1002. Homeowner's insurance				
1003. Mortgage insurance				
1004. Property taxes				
1005.				
1006.				
1007. Aggregate Adjustment				
1100. Title Charges				
1101. Title services and lender's title insurance	(from GFE #4)		652.20	
1102. Settlement or closing fee \$1200.00 Sales Tax: \$104.40	\$652.20			652.20
to First American Title Insurance Company				
1103. Owner's title insurance - First American Title Insurance Company	(from GFE #5)			797.16
1104. Lender's title insurance				
1105. Lender's title policy limit \$ 0.00				
1106. Owner's title policy limit \$ 232,000.00 Premium: \$728.00 Sales Tax: \$69.16				
1107. Agent's portion of the total title insurance premium \$ 0.00				
to First American Title Insurance Company				
1108. Underwriter's portion of total title insurance premium \$ 728.00				
to First American Title Insurance Company				
1109.				
1110.				
1111.				
1112.				
1200. Government Recording and Transfer Charges				
1201. Government recording charges	(from GFE #7)		63.00	
1202. Recording fees: Deed \$63.00 Mortgage \$0.00 Release \$0.00				
1203. Transfer taxes	(from GFE #8)			
1204. City/county tax/stamps: Deed \$4,134.60 Mortgage \$0.00				4,134.60
1205. State tax/stamps:				
1206.				
1207.				
1208.				
1209.				
1210.				
1300. Additional Settlement Charges				
1301. Required services that you can shop for	(from GFE #6)			
1302. Association Dues April/May to Lumen, a Condominium				1,834.72
1303. Closing Fee to FAACS		POC \$175.00		
1304. HOA Demand Reimbursement to Al Franzen				158.00
1305. HOA Demand Request to Al Franzen				116.00
1306. Late Fees to Lumen, a Condominium				90.00
1307. Move In/Out Fee to Lumen, a Condominium			400.00	
1308. Other Fees to Lumen, a Condominium				50.00
1309. Transfer Fee - THE CWD Group, AAMC to CWD Group			100.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			1,215.20	21,752.68

* See Supplemental Page for details.

** Paid on Behalf of Borrower.

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

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit / charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
0.00	
0.00	
0.00	
0.00	0.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Title services and lender's title insurance	# 1101
	#
	#
	#
	#
	#
	#

Good Faith Estimate	HUD-1
0.00	63.00
0.00	652.20

Total
Increase between GFE and HUD-1 Charges

715.20
\$715.20 or N/A

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901
Homeowner's insurance	# 903
	#
	#
	#

Good Faith Estimate	HUD-1
0.00	
0.00	

Loan Terms

Your initial loan amount is	\$ 0.00										
Your loan term is	years										
Your initial interest rate is	%										
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance										
Can your interest rate rise?	<input type="checkbox"/> No. <input type="checkbox"/> 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?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, it 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?	<input type="checkbox"/> No. <input type="checkbox"/> 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?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.										
Does your loan have a balloon payment?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .										
Total monthly amount owed including escrow account payments	<input type="checkbox"/> 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. <input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Property taxes</td> <td><input type="checkbox"/> Homeowner's insurance</td> </tr> <tr> <td><input type="checkbox"/> Flood insurance</td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	<input type="checkbox"/> Property taxes	<input type="checkbox"/> Homeowner's insurance	<input type="checkbox"/> Flood insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Property taxes	<input type="checkbox"/> Homeowner's insurance										
<input type="checkbox"/> Flood insurance	<input type="checkbox"/>										
<input type="checkbox"/>	<input type="checkbox"/>										
<input type="checkbox"/>	<input type="checkbox"/>										
<input type="checkbox"/>	<input type="checkbox"/>										

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

**Supplemental Page
HUD-1 Settlement Statement**

**File No.
4251-1879061**

**First American Title Insurance Company
Final Statement**

Loan No.

**Settlement Date:
07/13/2012**

Borrower Name & Address: Peter William Anderson
501 Roy Street #C334, Seattle, WA 98109

Seller Name & Address: Pieter Tjerk Horsman, Anu Horsman
3017B 30th Ave W., Seattle, WA 98199

Section L. Settlement Charges continued	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
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Section J. Summary of Borrower's Transaction continue		
100. Gross Amount Due From Borrower	Borrower Charges	Borrower Credits
200. Amounts Paid By Or In Behalf of Borrower		
201. Supplemental Summary 233,437.79		
a. Closing Costs		228,437.79
b. Earnest Money Deposit		2,500.00
c. Earnest Money Deposit		2,500.00

The following Section is restated from the Settlement Statement Page 1			
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	233,481.53	601. Gross amount due to seller (line 420)	232,266.33
302. Less amounts paid by/for borrower (line 220)	233,481.53	602. Less reductions in amounts due seller (line 520)	232,266.33
303. Cash (From) (To) Borrower		603. Cash (To) (From) Seller	

The HUD-1 Settlement Statement which I have prepared is a true & accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

First American Title Insurance Company

By Settlement Agent:

Stacy Tilson
Stacy Tilson

Date: 7-13-12