



Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

A. Settlement Statement		B. Type of Loan	
First American Title Insurance Company Estimated Statement		1-5. Loan Type:	
		6. File Number: 143-2418169	
		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: John Heza, Josephine Heza 345 Raymond Lane, Folsom, CA 95630			
E. Name & Address of Seller: Mary January 64 Conner Way, Gardnerville, NV 89410			
F. Name & Address of Lender:			
G. Property Location: 64 Conner Way, Gardnerville, NV 89110			
H. Settlement Agent: First American Title Insurance Company Address: 1663 US Highway 395, Suite 101, Minden, NV 89423		(775)782-5411	I. Estimated Settlement Date: 02/15/2012 Print Date: 01/04/2012, 2:34 PM Disbursement Date: Signing Date:
Place of Settlement Address: 1663 US Highway 395, Suite 101, Minden, NV 89423			

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		401. Contract sales price	67,500.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)		403. Total Deposits	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. Gross Amount Due from Borrower		420. Gross Amount Due to Seller	67,500.00
200. Amounts Paid by or In Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	7,760.06
203. Existing loan(s) taken subject		503. Existing loan(s) taken subject	
204.		504. Payoff of first mortgage loan to TBD	59,520.98
205.		505. Payoff of second mortgage loan	
206.		506. Tax installment: Amount to Douglas County Treasurer	218.96
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/or Borrower		620. Total Reduction Amount Due Seller	67,500.00
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)	67,500.00
302. Less amounts paid by/or borrower (line 220)		602. Less reductions in amounts due seller (line 520)	67,500.00
303.		603.	

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 to average 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.
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L. Settlement Charges		
700. Total Real Estate Broker Fees \$4,050.00		
Division of commission (line 700) as follows:		
701. \$2,025.00 to Remax Realty Affiliates		
702. \$2,025.00 to Re/Max Realty Affiliates		
703. Commission paid at settlement		4,050.00
704.		
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.		
809.		
810.		
811.		
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)		
1102. Settlement or closing fee		937.50
to First American Title Insurance Company		
1103. Owner's title insurance - First American Title Insurance Company (from GFE #5)		309.43
1104. Lender's title insurance		
1105. Lender's title policy limit \$ 0.00		
1106. Owner's title policy limit \$ 67,500.00		
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 \$ 618.86		
to First American Title Insurance Company		
1109. e-Recording Fee - S to		2.50
1110. Overnight Delivery to First American Title Insurance Company		20.00
1111.		
1112.		
1200. Government Recording and Transfer Charges		
1201. Government recording charges (from GFE #7)		
1202. Recording fees: Deed \$9.00 Mortgage \$0.00 Release \$0.00		9.00
1203. Transfer taxes (from GFE #8)		
1204. City/county tax/stamps: Deed \$131.63 Mortgage \$0.00		131.63
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-EST to TBD		1,050.00
1303. Transfer Fee-EST to TBD		750.00
1304. Utilities-est to TBD		500.00
1305.		
1306.		
1307.		
1308.		
1309.		
1310.		
1311.		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		7,760.06

* See Supplemental Page for details. ** Paid on Behalf of Borrower. POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).