

Settlement Statement (HUD-1A)
Optional Form for Transactions without Sellers

OMB Approval No. 2502-0265
 WinClose (www.FeeSimple.net)



Name and Address * of Borrower: Joe R. Efinance * See signature lines for addresses	Name and Address of Lender: Sample Bank of the South 333 Sample Street Sample, AL 35226
Property Location: Birmingham, Alabama 35226	Settlement Agent: Fee Simple Title, Inc. Phone: (205) 823-7439
File Number: ZZZ-3P1A FHA/VA No.:	Place of Settlement: 555 O'Neal Drive Birmingham, Alabama 35216
Loan Number:	Disbursement Date: Jan. 18, 2010
Settlement Date: Jan. 13, 2010 Rescission Date: Jan. 16, 2010	

L. Settlement Charges	M. Disbursements to Others
800. Items Payable in Connection with Loan:	1501. Payoff - First Payoff Bank
801. Our origination charge \$3,000.00 (from GFE #1)	First Payoff Bank \$121,226.55
802. Your credit/charge for specific rate chosen (points) \$2,000.00 (from GFE #2)	1502.
803. Your adj. origination charges. to Sample Bank of the South (from GFE A) \$5,000.00	1503. Acct 3535151
804. Appraisal Fee to Sample Appraisals (from GFE #3) \$100.00	Sears \$359.00
805. Credit report to Sample Bank of the South (from GFE #3) (\$ 50.00-B POC)	1504. Acct 3109549733e
806. (from GFE #3)	Visa \$600.00
807. (from GFE #3)	1505. Acct 309147371097
808. (from GFE #3)	Mastercard \$3,500.00
809. (from GFE #3)	1506.
810. (from GFE #3)	1507.
811. (from GFE #3)	1508.
900. Items Required by Lender to be Paid in Advance:	1509.
901. Daily interest charges from 01/18/10 to 02/01/10 (from GFE #10) \$582.53	1510.
14 days @ \$41.609600	1511.
902. Mortgage Insurance premium for mos. (from GFE #3)	1512.
to	1513.
903. Homeowner's insurance for yrs. (from GFE #11) \$600.00	1514.
to Sample Insurance Co.	1515.
904. Flood Insurance to	1520. Total Disbursed (enter on line 1603) \$125,685.55
1000. Reserves Deposited with Lender:	N. Net Settlement
1001. Initial deposit for your escrow account (from GFE #9) \$299.99	1600. Loan Amount \$225,000.00
1002. Homeowner's Ins. 2 mos. @ \$50.00 per mo. \$100.00	1601. Plus Cash/Check from Borrower
1003. Mortgage Insurance mos. @ per mo.	1602. Minus Total \$8,409.52
1004. City property taxes mos. @ per mo.	Settlement Charges (Line 1400)
1005. County property taxes 3 mos. @ \$83.33 per mo. \$249.99	1603. Minus Total \$125,685.55
1006. Annual assessments mos. @ per mo.	Disbursement Others (Line 1520)
1007. Flood insurance mos. @ per mo.	1604. Equals \$90,904.93
1008. School property taxes mos. @ per mo.	Total Disbursement to
1009. Village property taxes mos. @ per mo.	Borrower (after expiration of any applicable rescission period required by law)
1010. Aggregate adjustment (\$50.00)	Borrower Signatures:
1100. Title Charges:	Date: 01/13/10
1101. Title services and lender's title insurance premium (from GFE #4) \$1,100.00	Joe R. Efinance
1102. Settlement or closing fee to Fee Simple Title, Inc. \$500.00	567 Same Old Drive
1103. Owner's title insurance (from GFE #5)	Birmingham, AL 35226
1104. Lender's title insurance \$600.00	
1105 Lender's title policy limit \$225,000.00	
1106 Owner's title policy limit	
1107 Agent's portion of the total title insurance premium \$390.00	
1108 Underwriter's portion of the total title insurance premium \$210.00	
1109. to	
1110. to	
1111.	
1112.	
1113.	
1200. Government Recording and Transfer Charges:	
1201. Government recording charges (from GFE #7) \$39.50	
1202. Deed Mortgage \$39.50 Release	
1203. Transfer taxes (from GFE #8) \$337.50	
1204. City/county tax/stamps Deed Mortgage \$337.50	
1205. State tax/stamps Deed Mortgage	
1206.	
1207.	
1208.	
1300. Additional Settlement Charges:	
1301. Required services that you can shop for: (from GFE #6) \$350.00	
1302. Survey to Sample Surveys \$200.00	
1303. Pest Inspection to All-Rite Pest Control \$150.00	
1304.	
1305.	
1306.	
1307.	
1308.	
1309.	
1310.	
1311.	
1400. TOTAL SETTLEMENT CHARGES (enter on line 1602) \$8,409.52	

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.

Settlement Agent:
 Fee Simple Title, Inc.

 Date: 01/13/10
 John W. Attorney