



# LOAN ESCROW SETTLEMENT STATEMENT

RESPA — Refinance or Equity Loan (HUD-1A)

Prepared by: Agent \_\_\_\_\_ Phone \_\_\_\_\_  
 Broker \_\_\_\_\_ Email \_\_\_\_\_

Borrower's Name	Lender's Name	
Address	Address	
Property Location:	Escrow Agent:	
	Address:	
	Closing Date:	
Loan Number:	1200. <b>Government Recording and Transfer Charges</b>	
<b>Settlement Charges</b>	1201. Recording fees:	
<b>800. Items Payable in Connection with Loan</b>	1202. City/county tax/stamps:	
801. Loan origination fee           % to	1203. State tax/stamps:	
802. Loan discount               % to	1204.	
803. Appraisal fee to	1205.	
804. Credit report to	1300. Additional Settlement Charges	
805. Inspection fee to	1301. Survey to	
806. Mortgage insurance application fee to	1302. Pest inspection to	
807. Mortgage broker fee to	1303. Architectural/engineering services to	
808.	1304. Building permit to	
809.	1305.	
810.	1306.	
<b>900. Items Required by Lender to be Paid in Advance</b>	1307.	
901. Interest from           to           @ \$           per day	1400. <b>Total Settlement Charges (enter on line 1602)</b>	
902. Mortgage insurance premium for           months to	<b>Disbursement to Others</b>	
	1501.	
903. Hazard insurance premium for           year(s) to	1502.	
	1503.	
904.	1504.	
<b>1000. Reserves Deposited with Lender</b>	1505.	
1001. Hazard insurance           months @ \$           per month	1506.	
1002. Mortgage insurance           months @ \$           per month	1507.	
1003. City property taxes           months @ \$           per month	1508.	
1004. County property taxes           months @ \$           per month	1509.	
1005. Annual assessments           months @ \$           per month	1510.	
1006.                                   months @ \$           per month	1511.	
1007.                                   months @ \$           per month	1512.	
1008.                                   months @ \$           per month	1513.	
<b>1100. Title Charges</b>	1514.	
1101. Settlement or closing fee to	1515.	
1102. Abstract or title search to	<b>1520. TOTAL DISBURSED (enter on line 1603)</b>	
1103. Title examination to		
1104. Title insurance binder to		
1105. Document preparation to		
1106. Notary fees to		
1107. Attorney fees to	<b>NET SETTLEMENT</b>	
1108. Title insurance to	1600. Loan Amount	\$
1109. Lender's coverage           \$	1601. <b>Plus</b> Cash/Check from Borrower	\$
1110. Owner's coverage           \$	1602. <b>Minus</b> Total Settlement Charges (line 1400)	\$
1111.	1603. <b>Minus</b> Total Disbursements to Others (line 1520)	\$

Borrower(s) Signature(s): \_\_\_\_\_

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

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1A
Government recording charges	# 1201		
	#		
	#		
	#		
	#		
	#		
	#		
	#		

<b>Total</b>			
<b>Increase between GFE and HUD-1A Charges</b>		\$	or %

Charges That Can Change		Good Faith Estimate	HUD-1A
Initial deposit for your escrow account	#1001		
Daily interest charges	# 901 \$ /day		
Homeowner's insurance	# 903		
	#		
	#		
	#		

**Loan Terms**

Your initial loan amount is	\$
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and 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 <b>lower</b> than % or <b>higher</b> 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: <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"/>

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