

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0285
(expires 11/30/2009)



B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number 09D8884
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		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 "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals.			
D. Name and Address of Borrower [REDACTED]		E. Name and Address of Seller [REDACTED]	
		F. Name and Address of Lender TO BE DETERMINED	
G. Property Location [REDACTED]		H. Settlement Agent HUDNALL, COHN, FYOLENT & SHAVER, P.C.	
		Place of Settlement 3471 DONAVILLE STREET DULUTH, GEORGIA 30096	I. Settlement Date 06/28/09
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	685,000.00	401. Contract sales price	685,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	3,966.50	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. HOA Dues to		408. HOA Dues to	
109.		409.	
110.		410. REALTOR COMMISSION PD BY BEAZER HOMES	27,400.00
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	688,966.50	420. GROSS AMOUNT DUE TO SELLER	712,400.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT TO SELLER	
201. Deposit or earnest money	6,850.00	501. Excess Deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	27,475.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	675,000.00
205.		CAPITAL ONE PER ZANA	
206.		505. Payoff of second mortgage loan	2,000.13
207.		WACHOVIA BANK	
208.		506. HANDLING FEE (PAYOFF(S))	50.00
209.		507.	
209.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes 01/01 to 08/28	1,135.44	510. City/town taxes 01/01 to 08/28	1,135.44
211. County taxes 01/01 to 08/28	6,739.43	511. County taxes 01/01 to 08/28	6,739.43
212. HOA Dues to		512. HOA Dues to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY / FOR BORROWER	14,724.87	520. TOTAL REDUCTION AMOUNT DUE SELLER	712,400.00
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	688,966.50	601. Gross amount due to seller (line 420)	712,400.00
302. Less amounts paid by/for borrower (line 220)	14,724.87	602. Less reduction amount due to seller (line 520)	712,400.00
303. CASH FROM BORROWER	674,241.63	603. CASH TO SELLER	0.00

685,000

IN THE EVENT A RE-PRO-RATION OF THE TAXES IS NECESSARY WHEN THE CURRENT TAX YEAR IS PREPARED, THE PARTIES AGREE TO HANDLE SAID PRO-RATION BETWEEN THEMSELVES.

[REDACTED]

[REDACTED]

L. SETTLEMENT CHARGES:		File Number: 09D8884	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700.	TOTAL SALES/BROKER'S COMMISSION based on price \$	685,000.00 @ 4.00 =	27,400.00	
Division of commission (line 700) as follows:				
701.	\$	27,400.00 to KELLER WILLIAMS REALTY*		
702.	\$	to		
703.	Commission paid at Settlement	*Reallor Holds \$6,850.00 Deposit		27,400.00
704.				
800.	ITEMS PAYABLE IN CONNECTION WITH LOAN		P.O.C.	
801.	Loan Origination Fee	%		
802.	Loan Discount	%		
803.	Appraisal Fee	to		
804.	Credit Report	to		
805.	Lender's Inspection Fee	to		
806.	Application Fee	to		
807.	Assumption Fee	to		
808.	UNDERWRITING FEE			
809.	TAX SERVICE FEE			
810.	FLOOD CERT			
811.	GA RES LN FEE		6.50	
812.	DU/LP FEE			
813.	MERS REGISTRATION FEE			
814.				
815.				
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901.	Interest from	to @ \$ /day		
902.	Mortgage insurance Premium	to		
903.	Hazard Insurance Premium	yrs. to		
904.				
905.				
1000.	RESERVES DEPOSITED WITH LENDER FOR			
1001.	Hazard insurance	mo. @ \$ / mo.		
1002.	Mortgage insurance	mo. @ \$ / mo.		
1003.	City property taxes	mo. @ \$ / mo.		
1004.	County property taxes	mo. @ \$ / mo.		
1005.	Annual Assessments	mo. @ \$ / mo.		
1006.		mo. @ \$ / mo.		
1007.		mo. @ \$ / mo.		
1008.	Aggregate Reserve for Hazard/Flood Ins, City/County Prop Taxes, Mortgage Ins & Annual Assessments			
1100.	TITLE CHARGES			
1101.	Settlement or closing fee	to		
1102.	Abstract or title search	to		
1103.	Title examination	to HUDNALL, COHN, FYVOLENT & SHAVER, P.C.	150.00	
1104.	Title insurance binder	to HUDNALL, COHN, FYVOLENT & SHAVER, P.C.	60.00	
1105.	Document preparation	to		
1106.	Notary fees	to		
1107.	Attorney's fees	to HUDNALL, COHN, FYVOLENT & SHAVER, P.C.	450.00	
(includes above item No:)				
1108.	Title insurance	to CHICAGO TITLE INSURANCE COMPANY	2,515.00	
(includes above item No:)				
1109.	Lender's coverage			
1110.	Owner's coverage	685,000.00 -- 2,515.00 (OPTIONAL)		
1111.	POST CLOSING SERVICES	HUDNALL, COHN, FYVOLENT & SHAVER, P.C.		75.00
1112.	COURIER FEE	HUDNALL, COHN, FYVOLENT & SHAVER, P.C.	30.00	
1113.	RECORDING (ESTIMATE)	CLERK OF SUPERIOR COURT/HCS	70.00	
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201.	Recording fees	Deed \$; Mortgage \$; Releases \$		
1202.	City/county/stamps	Deed \$; Mortgage \$		
1203.	State tax/stamps	Deed \$ 685.00 ; Mortgage \$	685.00	
1204.				
1205.				
1300.	ADDITIONAL SETTLEMENT CHARGES			
1301.	Survey	to		
1302.	Pest Inspection	to		
1303.				
1304.				
1305.				
1306.				
1307.				
1308.				
1400.	TOTAL SETTLEMENT CHARGES (enter on lines 103 and 502, Sections J and K)		3,966.50	27,475.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

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

HUDNALL, COHN, FYVOLENT & SHAVER, P.C.

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.