



A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv Unins	6. File Number QTSHomeBuyer
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Fin	7. Loan Number
7. <input type="checkbox"/> Cash Sale.			8. Mortgage Ins 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 informational purposes and are not included in the totals.			
D. Name & Address of Borrower		E. Name & Address of Seller	
F. Name & Address of Lender			
G. Property Location For RGS Title fees call your local RGS branch or visit our website and click on the link for our cost calculator. www.rgstitle.com/calc.htm		H. Settlement Agent Name RGS Title, LLC —www.rgstitle.com	
		I. Settlement Date Fund:	
		Place of Settlement Virginia, Maryland, Washington DC (25 locations) Call for a locations near you: 703-834-5500.	
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	
102. Personal property		402. Personal property	
103. Settlement charges to borrower		403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Assessment Taxes		408. Assessment Taxes	
109. School property taxes		409. School property taxes	
110. HOA Dues		410. HOA Dues	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower		420. Gross Amount Due to Seller	
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)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Earnest Money Retained by Realtor	
207. Closing Cost Credit		507. Closing Cost Credit	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes		511. County property taxes	
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. HOA Dues		514. HOA Dues	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower		520. Total Reduction Amount Due Seller	
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)	
302. Less amounts paid by/for borrower (line 220)		602. Less reductions in amt. due seller (line 520)	
303. Cash From Borrower		603. Cash To Seller	

L. Settlement Charges					
700. Total Real Estate Broker Fees				Paid From	Paid From
Division of Commission (line 700) as follows:				Borrower's	Seller's
701	to	Listing Agent's Company		Funds at	Funds at
702	to	Selling Agent's Company		Settlement	Settlement
703. Commission Paid at Settlement					
704.	(EMD \$5,000 to Selling Agent's Company P.O.C.)	to			
800. Items Payable in Connection with Loan					
801.	Our origination charge (includes origination point \$1600)			(from GFE #1)	
802.	Your credit or charge (points) for the specific interest rate chosen			(from GFE #2)	
803.	Your adjusted origination charges	to	Mortgage Lender	(from GFE A)	
804.	Appraisal Fee	to	Appraisal Professionals	(from GFE #3)	
805.	Credit report	to	Credit plus	(from GFE #3)	
806.	Tax service	to	First American	(from GFE #3)	
807.	Flood certification	to	FDSI	(from GFE #3)	
900. Items Required by Lender To Be Paid in Advance					
901.	Daily interest charges from	to	@ /day	(from GFE #10)	
902.	Mortgage Insurance Premium for	months	to	(from GFE #3)	
903.	Homeowner's insurance for	years	to	(from GFE #11)	
1000. Reserves Deposited With Lender					
1001.	Initial Deposit for your escrow account			(from GFE #9)	
1002.	Homeowner's insurance	3	months @	per month	
1003.	Mortgage insurance		months @	per month	
1004.	City property taxes		months @	per month	
1005.	County property taxes	5	months @	per month	
1006.	Assessment Taxes		months @	per month	
1007.	School property taxes		months @	per month	
1008.	HOA Dues		months @	per month	
1009.	Other taxes	0	months @		
1010.	Other taxes	0	months @		
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Title services and lender's title insurance	to	RGS Title, LLC	(from GFE #4)	
1102.	Settlement or closing fee	to	RGS Title, LLC		
1103.	Owner's title insurance	to	RGS Title, LLC	(from GFE #5)	
1104.	Lender's title insurance	to	RGS Title, LLC		
1105.	Lender's title policy limit				
1106.	Owner's title policy limit				
1107.	Agent's portion of the total title insurance premium	to			
1108.	Underwriter's portion of the total title insurance premium	to			
1109.	Document preparation	to	Shreves,Schudel, Saunders, Jackson, Clarke & Parello, PLLC		
1110.	Delivery/Handling Service	to	RGS Title, LLC		
1111.	Prepare/Obtain Release Fee	to	RGS Title, LLC		
1112.	R-5 Compliance Fee	to	RGS Title, LLC		
1113.	File Archive Fee	to	RGS Title, LLC		
1200. Government Recording and Transfer Charges					
1201.	Government recording charges			(from GFE #7)	
1202.	Deed ;Mortgage ,Release		to Clerk of the Court		
1203.	Transfer taxes			(from GFE #8)	
1204.	City/County tax/stamps	Deed ;Mortgage	to Clerk of the Court		
1205.	State tax/stamps	Deed ;Mortgage	to Clerk of the Court		
1206.	Grantor's Tax		to Clerk of the Court		
1300. Additional Settlement Charges					
1301.	Required services you can shop for			(from GFE #6)	
1302.	Survey Fee	to	Surveyor		
1303.	Pest Inspection	to	Termite and Pest Company		
1304.	Verify/Record Release Fee	to	RGS Title, LLC		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					

