

SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. Total Real Estate Broker Fees					
Division of Commission (Line 700) as follows:					
701.	\$9,000.00	to: Century 21			
702.	\$9,000.00	to: Homes R Us			
703.	Commission paid at settlement				\$18,000.00
704.					
705.					
800. Items Payable in Connection with Loan:					
801.	Our origination charge	\$2,000.00	(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	\$1,500.00	(from GFE #2)		
803.	Your adjusted origination charges		(from GFE A)	\$3,500.00	
804.	Appraisal fee	to Sample Appraisals	(from GFE #3) (\$ 500.00-B POC)		
805.	Credit report	to Sample Bank of the South	(from GFE #3) (\$ 100.00-B POC)		
806.			(from GFE #3)		
807.			(from GFE #3)		
808.					
809.					
810.					
811.					
900. Items Required by Lender to be Paid in Advance:					
901.	Daily interest charges from 12/17/09 to 01/01/10	15 days @ \$47.945200	(from GFE #10)	\$719.18	
902.	Mortgage Insurance premium for	mos. to	(from GFE # 3)		
903.	Home owner's insurance for	1 yrs. to Sample Insurance Co.	(from GFE #11)	\$899.00	
904.	Flood Insurance premium for	yrs. to			
1000. Reserves Deposited with Lender:					
1001.	Initial deposit for your escrow account		(from GFE # 9)	\$1,359.75	
1002.	Homeowner's insurance	2 months @ \$74.92 per month	\$149.84		
1003.	Mortgage Insurance	months @	per month		
1004.	City property taxes	months @	per month		
1005.	County property taxes	8 months @ \$166.67 per month	\$1,333.36		
1006.	Annual assessments	months @	per month		
1007.	Flood insurance	months @	per month		
1008.	School property taxes	months @	per month		
1009.	Village property taxes	months @	per month		
1010.	Aggregate adjustment		(\$123.45)		
1100. Title Charges:					
1101	Title services and lender's title insurance		(from GFE # 4)	\$1,200.00	
1102	Settlement or closing fee	to Fee Simple Title, Inc.	\$500.00		
1103	Owner's title insurance	to First American Title Insurance Compa	(from GFE # 5)	\$500.00	
1104	Lender's title insurance		\$700.00		
1105	Lender's title policy limit	\$250,000.00			
1106	Owner's title policy limit	\$300,000.00			
1107	Agent's portion of the total title insurance premium	\$780.00			
1108	Underwriter's portion of the total title insurance premium	\$420.00			
1109					
1110					
1111					
1112					
1113					
1200. Government Recording and Transfer Charges:					
1201.	Government recording charges		(from GFE # 7)	\$169.00	
1202.	Deed	\$4.50 Mortgage	\$39.50 Rel.	\$2.00	\$2.00
1203.	Transfer taxes		(from GFE # 8)	\$425.00	
1204.	City/County tax/stamp	Deed \$50.00 Mortgage	\$375.00		
1205.	State tax/stamps	Deed Mortgage			
1206.	Record release of second mortgage	to Clerk of Court	\$125.00		
1207.					
1208.					
1300. Additional Settlement Charges:					
1301	Required services that you can shop for		(from GFE # 6)	\$125.00	
1302	Survey	to Sample Surveys	\$125.00		
1303	Pest inspection				
1304					
1305					
1306					
1307					
1308.					
1309.					
1310.					
1311					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$8,896.93	\$18,002.00