

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FinHA 3. ☐ Convr. Unins.
4. ☐ VA 5. ☐ Convr. Ins.

E. File Number:

T. Loan Number:

S. 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 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:

H. Settlement Agent:

Place of Settlement:

I. Settlement Date:

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower

101. Contract sales price
102. Personal property
103. Settlement charges to borrower (line 1400)
104.
105.

Adjustments for items paid by seller in advance

106. City/town taxes to
107. County taxes to
108. Assessments to
109.
110.
111.
112.

120. Gross Amount Due From Borrower

200. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or earnest money
202. Principal amount of new loan(s)
203. Existing loan(s) taken subject to
204.
205.
206.
207.
208.
209.

Adjustments for items unpaid by seller

210. City/town taxes to
211. County taxes to
212. Assessments to
213.
214.
215.
216.
217.
218.
219.

220. Total Paid By/For Borrower

300. Cash At Settlement From/To Borrower

301. Gross amount due from borrower (line 120)
302. Less amounts paid by/for borrower (line 220)

303. Cash ☐ From ☐ To Borrower

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller

401. Contract sales price
402. Personal property
403.
404.
405.

Adjustments for items paid by seller in advance

406. City/town taxes to
407. County taxes to
408. Assessments to
409.
410.
411.
412.

420. Gross Amount Due To Seller

500. Reductions in Amount Due To Seller

501. Excess deposit (see instructions)
502. Settlement charges to seller (line 1400)
503. Existing loan(s) taken subject to
504. Payoff of first mortgage loan
505. Payoff of second mortgage loan
506.
507.
508.
509.

Adjustments for items unpaid by seller

510. City/town taxes to
511. County taxes to
512. Assessments to
513.
514.
515.
516.
517.
518.
519.

520. Total Reduction Amount Due Seller

600. Cash At Settlement To/From Seller

601. Gross amount due to seller (line 420)
602. Less reductions in amt. due seller (line 520)

603. Cash ☐ To ☐ From Seller

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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. The information requested does not lend itself to confidentiality.

Omb Approval No 2502 0265 Settlement Statement Hud 1a

SJ Ball



Omb Approval No 2502 0265 Settlement Statement Hud 1a:

Essentials of Real Estate Finance David Sirota, 2003 70 000 real estate professionals have been trained by *Essentials of Real Estate Finance* This text is a practical resource of finance information that agents can refer to and depend on in their day to day business It provides comprehensive coverage of real estate concepts as well as a detailed overview of the industry *Essentials of Real Estate Finance* can help students pass their exams assist professionals advising clients or help buyers understand what finance options are available **House Hunting** Dian Davis Hymer, 2002 Bargain Books are non returnable Buying a home is one of life s biggest decisions Whether you re a first timer or a veteran you ll find heaps of helpful information and advice in *House Hunting* the ultimate interactive guide to buying a home From deciding what type of house you want and need and finding the right agent to comparing loans and making an offer *House Hunting* walks you through all the steps and helps you ask all the right questions along the way **Code of Federal Regulations** , 2001 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries *Modern Real Estate Practice in New York* Edith Lank, 2003 All the necessary information for taking either a salesperson s or broker s exam is contained in this book which closely follows the state s outline for prelicensure courses

Modern Real Estate Practice in Pennsylvania Herbert J. Bellairs, Thomas J. Bellairs, James L. Helsel, James Goldsmith, 2002 *Modern Real Estate Practice in Pennsylvania* has set the standard for real estate education in the state since its first printing in 1975 This text offers the most current information helpful illustrations and an easy to read format that has made this the most comprehensive and up to date principles text tailored for Pennsylvania Appendices include a math review sample exams and the complete licensing and registration act Topics covered include Real Property and the Law Land Use Controls and Development Environmental Issues in Real Estate Legal Descriptions Interests in Real Estate Landlord and Tenant Interests Forms of Real Estate Ownership Transfer of Title Title Records Principles of Real Estate Contracts Principles of Real Estate Financing Pennsylvania Real Estate Licensing Law The Real Estate Business Real Estate Brokerage Agency in Real Estate Ethical Practices and Fair Housing Listing Agreements and Buyer Representation Contracts Sales Contracts Financing the Real Estate Transaction Appraising Real Estate Closing the Real Estate Transaction Property Management *Homebuyer Education and Learning Program Guide* , 2001 **Ready, Set, Sold!** Michael Corbett, 2007-02-27 Michael Corbett appears regularly on national TV and print media and travels the country lecturing to crowds of 25 000 sharing his expertise having made millions buying and selling houses during his twenty plus years in the business With personal tips cost effective techniques and real estate insider secrets *Ready Set Sold* will teach readers how to Add 10 000 to the value of their home in a single weekend Avoid the twelve costliest and most common mistakes Dress and stage their home to make buyers swoon and bid over the asking price Pay no taxes on the sale without breaking the law Complete no cost makeovers that supercharge their selling price Take advantage of the home selling secrets that only real estate agents know Save thousands

in commissions and closing costs With before and after photos checklists charts and worksheets Ready Set Sold is the book that every home seller MUST read before putting their house up for sale *The TurnKey Investor's 'Subject-to' Mortgage Handbook* Matthew S. Chan,2005-08 This exciting new book is in Oversized Manual book format It contains information not found in any business paperback book to date except in real estate courses costing hundreds of dollars For the first time this type of inside information of subject to mortgage transactions are being provided to the general public in a professional and realistic way This book does NOT cater to the no money down or no credit audience despite the fact that using the subject to mortgage financing technique requires no credit This book is NOT recommended for the beginning investor as the demands for doing subject to mortgage transactions require a greater degree of prerequisite knowledge and experience This book is for the intermediate investor who wishes to expand their financing possibilities in building their own property portfolio Accompanying the book are supplementary reading material and accompanying support website **The Secret of Mortgage Lending Success** Mortgage Trainers of North America,2008-08 *Real Estate Settlement Procedures Act* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Housing and Community Development,1990 *Florida Real Estate Broker's Guide* Linda L. Crawford,Edward J. O'Donnell,2003-11 Going beyond the principles and practices students have already learned this new edition explores the skills necessary for building and managing a successful real estate brokerage Based on the revised FREC broker course syllabus Florida Real Estate Broker's Guide provides a complete source for your broker prelicensing curriculum Highlights include Four new case studies prepare students for realworld practice Timely comprehensive coverage of all course topicsmakes supplemental material unnecessary Web resources encourage students to explore keytopics Free Instructor Resource Guide includeschapter outlines matching exercises vocabularylists and two practice exams **Saving Your American Dream** Jason Biro,Carolyn Rodi,2009-09-08 Are you worried about your mortgage or facing foreclosure Starting over after losing your home Buying a home or looking to refinance and just don't know where to start In Saving Your American Dream industry veteran Jason Biro shows you step by step how to make it through these tough economic times without sacrificing the American dream of homeownership Find out What happened during the housing and lending crash and what it means for you How to prevent foreclosure even if it's already in progress and how to recover financially if you can't How lending works what lending and mortgage terms really mean and what you can do right now to increase your chances of qualifying for an affordable loan How you can protect yourself from predatory lending and real estate scams How to improve and manage your credit your finances and your future With this book you could also get the help you need to save your American dream How Use the unique code that's included with this book to tell Jason your story You could receive one on one counseling assistance and advice to help protect your home from foreclosure to improve your credit and finances or to plan for owning a home of your own once again **Home Equity Conversion Mortgages** United States. Department of Housing and Urban Development,1994

Federal Register ,2013-07 **Real Estate Fundamentals** Wade E. Gaddy,Robert E. Hart,2003 Educators and practitioners across the nation find Real Estate Fundamentals to be an essential source of information on real estate principles Whether used as a classroom text supplement or a personal guide Real Estate Fundamentals is versatile it s easy to use whether you are studying to sell real estate or are a potential homebuyer curious about what to expect The text s informal approach gives the reader a less intimidating look at real estate concepts Book jacket **Code of Federal Regulations** United States. Department of Agriculture,2013 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of Jan with ancillaries Banking Regulations for Examiners United States,2007 *The Code of Federal Regulations of the United States of America* ,1997 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government Title 24 Housing and Urban Development Part 1700 to End (Revised as of April 1, 2014) Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-04-01 The Code of Federal Regulations Title 24 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to Federal housing and urban development programs including equal opportunity and fair housing Federal mortgage and mortgage relief programs neighborhood reinvestment and Section 8 disabled elderly Indian and public housing

Bill Stewart Presents How to Succeed in Real Estate and Real Estate Financing William E. Stewart,2011-10 How to Succeed in Real Estate and Real Estate Financing When the real estate market is down it doesn t necessarily mean it s bad Everyone needs a place to live This handbook provides a guide for security and financial success in the real estate market It will also assist you in buying remodeling and reselling homes Use the book s contents as a welcome to the exciting world of money brokering real estate investments and planning and credit opportunities a business Bill Stewart has been involved in since 1975 Inside you ll find A simple guide for becoming a real estate broker or investor A refresher guide for those already in real estate brokering or investing Information on discount mortgages and notes Help for those new to the game Sample real estate forms and how to use them Wholesale buying Foreclosure training Glossary with beneficial business terms Yes This manual is packed with practical information on a wide variety of topics and is simple enough for you to read and understand so you can start making money for yourself today

Omb Approval No 2502 0265 Settlement Statement Hud 1a Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the energy of words has been much more evident than ever. They have the ability to inspire, provoke, and ignite change. Such could be the essence of the book **Omb Approval No 2502 0265 Settlement Statement Hud 1a**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book's key themes, examine its writing style, and analyze its overall impact on readers.

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