



# A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv Unins	6. File Number 6069766
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Fin	7. Loan Number 3-106886
7. <input type="checkbox"/> Cash Sale.		8. Mortgage Ins Case Number	
<b>C. Note:</b> 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 West Gate Bank 6003 Old Cheney Road Lincoln, NE 68516
G. Property Location		H. Settlement Agent Name Nebraska Title Company PO Box 6169 6003 Old Cheney Road, 3rd Floor Lincoln, NE 68506-0169 402-476-8818 Underwritten By: Chicago Place of Settlement Nebraska Title Company PO Box 6169 6003 Old Cheney Road Lincoln, NE 68506-0169	I. Settlement Date 3/21/2012 Fund: 3/26/2012
III. Summary of Borrower's Transactions		IV. Summary of Seller's Transactions	
<b>100. Gross Amount Due from Borrower</b>		<b>400. Gross Amount Due to Seller</b>	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower	\$2,876.46	403.	
104. Payoff 104183 West Gate	\$136,605.83	404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
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. Flood Insurance		411. Flood Insurance	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
<b>120. Gross Amount Due From Borrower</b>	<b>\$139,482.29</b>	<b>420. Gross Amount Due to Seller</b>	<b>\$0.00</b>
<b>200. Amounts Paid By Or in Behalf Of Borrower</b>		<b>500. Reductions in Amount Due to Seller</b>	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$136,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Application Fee	\$500.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
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. Flood Insurance		515. Flood Insurance	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. Total Paid By/For Borrower</b>	<b>\$136,500.00</b>	<b>520. Total Reduction Amount Due Seller</b>	<b>\$0.00</b>
<b>300. Cash At Settlement From/To Borrower</b>		<b>600. Cash At Settlement To/From Seller</b>	
301. Gross Amount due from borrower (line 120)	\$139,482.29	601. Gross Amount due to seller (line 420)	\$0.00
302. Less amounts paid by/for borrower (line 220)	\$136,500.00	602. Less reductions in amt. due seller (line 520)	\$0.00
303. Cash From Borrower	\$2,982.29	603. Cash Seller	\$0.00

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. 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. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

700. Total Real Estate Broker Fees				Paid From	Paid From
Division of Commission (line 700) as follows:				Borrower's	Seller's
701.	to			Funds at	Funds at
702.	to			Settlement	Settlement
<b>703. Commission Paid at Settlement</b>				<b>\$0.00</b>	<b>\$0.00</b>
800. Items Payable in Connection with Loan					
801. Our origination charge		\$291.00	(from GFE #1)		
802. Your credit or charge (points) for the specific rate chosen		\$0.00	(from GFE #2)		
803. Your adjusted origination charges	to West Gate Bank		(from GFE A)	\$291.00	
804. Appraisal Fee	to Credit Information Systems		(from GFE #3)	\$400.00	
805. Credit report	to Credit Information Systems		(from GFE #3)	\$22.40	
806. Tax service	to		(from GFE #3)	\$65.00	
807. Flood certification	to CoreLogic		(from GFE #3)	\$15.00	
900. Items Required by Lender To Be Paid in Advance					
901. Daily interest charges from 3/26/2012 to 4/1/2012 @ \$12.1096/day			(from GFE #10)	\$72.66	
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)	\$1,362.90	
1002. Homeowner's insurance	9 months @ \$70.08 per month		\$630.72		
1003. Mortgage insurance	months @ per month				
1004. City property taxes	months @ per month				
1005. County property taxes	5 months @ \$244.05 per month		\$1,220.25		
1006. Assessment Taxes	months @ per month				
1007. School property taxes	months @ per month				
1008. HOA Dues	months @ per month				
1009. Flood Insurance	0 months @				
1010. Other taxes	0 months @				
1011. Aggregate Adjustment			\$-488.07		
1100. Title Charges					
1101. Title services and lender's title insurance	to Nebraska Title Company		(from GFE #4)	\$581.50	
1102. Settlement or closing fee	to Nebraska Title Company		\$185.00		
1103. Owner's title insurance	to		(from GFE #5)		
1104. Lender's title insurance	to Nebraska Title Company		\$296.50		
1105. Lender's title policy limit \$	\$136,000.00/\$296.50				
1106. Owner's title policy limit \$	\$0.00/\$0.00				
1107. Agent's portion of the total title insurance premium	to Nebraska Title Company		\$259.44		
1108. Underwriter's portion of the total title insurance premium	to Chicago Title Insurance		\$37.06		
1200. Government Recording and Transfer Charges					
1201. Government recording charges			(from GFE #7)	\$66.00	
1202. Deed ; Mortgage \$50.50 ; Release \$0.00	to Register of Deeds				
1203. Transfer taxes			(from GFE #8)		
1204. City/County tax/stamps	Deed \$0.00 ; Mortgage \$0.00				
1205. State tax/stamps	Deed \$0.00 ; Mortgage				\$0.00
1206. Release Fee	to Nebraska Title Company		\$15.50 (from GFE #7)		
1300. Additional Settlement Charges					
1301. Required services you can shop for			(from GFE #6)		
<b>Total from this section (lines 700-1300) (to be combined with Section 300)</b>				<b>\$2,876.46</b>	

POC (B) – Paid Outside of Closing by Borrower. POC (S) – Paid Outside of Closing by Seller. POC (L) – Paid Outside of Closing by Lender.