



A. ESTIMATED SETTLEMENT STATEMENT (HUD-1)



Fidelity National Title Company of California

B. Type of Loan

1.  FHA 2.  RHS 3.  Conv. Unins. 6. File Number: FSSE-9071501860-BR 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 informational purposes and are not included in the totals. (FSSE-9071501860/13)

D. Name and Address of Borrower: E. Name and Address of Seller: Rescue, CA 95672 F. Name and Address of Lender: G. Property Location: Rescue, CA 95672 H. Settlement Agent: Fidelity National Title Company of California I. Settlement Date: December 29, 2015

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. Refi Payoff 1
105. Refi Payoff 2
Adjustments for items paid by seller in advance
106. City/Town taxes
107. County taxes to
108. Assessments
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. Seller to credit Buyer for One-Half Owners Title Polic
209.
Adjustments for items unpaid by seller
210. City/Town taxes
211. County taxes
212. Assessments
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 amount paid by/for Borrower (Line 220)
303. CASH FROM BORROWER

K. Summary of Seller's Transaction
400. Gross Amount Due to Seller
401. Contract sales price 228,000.00
402. Personal property
403.
404.
405.
Adjustments for items paid by seller in advance
406. City/Town taxes
407. County taxes 12/29/15 to 01/01/16 9.28
408. Assessments
409.
410.
411.
412.
420. Gross amount due to Seller 228,009.28
500. Reductions in Amount Due to Seller
501. Excess deposit (see instructions)
502. Settlement charges to seller (line 1400) 10,920.43
503. Existing loan(s) taken subject to
504. Payoff of first mortgage loan to HSBC Mortgage Serv 167,311.82
505. Payoff of second mortgage loan to El Dorado County 49,296.03
506.
507.
508. Seller to credit Buyer for One-Half Owners Title Polic 481.00
509.
Adjustments for items unpaid by seller
510. City/Town taxes
511. County taxes
512. Assessments
513.
514.
515.
516.
517.
518.
519.
520. Total reduction amount due Seller 228,009.28
600. Cash at Settlement from/to Seller
601. Gross amount due to Seller (Line 420) 228,009.28
602. Less reductions due Seller (Line 520) ( 228,009.28)
603. CASH TO/FROM SELLER 0.00

**L. Settlement Charges**

<b>700. Total Real Estate Broker Fees</b>		<b>\$9,120.00</b>		
<i>Division of commission (line 700) as follows:</i>				
701. \$ 3,420.00	to Re/Max Gold			
702. \$ 5,700.00	to Lyon Real Estate			
703. Commission paid at settlement				9,120.00
704.				
<b>800. Items Payable in Connection with Loan</b>				
801. Our origination charge		(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen		(from GFE #2)		
803. Your adjusted origination charges		(from GFE #A)		
804. Appraisal fee		(from GFE #3)		
805. Credit report		(from GFE #3)		
806. Tax service		(from GFE #3)		
807. Flood certification		(from GFE #3)		
808.				
809.				
810.				
811.				
<b>900. Items Required by Lender to be Paid in Advance</b>				
901. Interest from to to		(from GFE#10)		
902. Mortgage insurance premium for month to		(from GFE #3)		
903. Homeowner's insurance for year to		(from GFE #11)		
904.	for year to			
905.				
<b>1000. Reserves Deposited with Lender</b>				
1001. Initial deposit for your escrow account		(from GFE #9)		
1002. Homeowner's insurance	Months @ \$	per Month		
1003. Mortgage insurance	Months @ \$	per Month		
1004. Property taxes	Months @ \$	per Month		
1005. Flood Insurance	Months @ \$	per Month		
1006.	Months @ \$	per Month		
1007.	Months @ \$	per Month		
1008. Aggregate Adjustment				
<b>1100. Title Charges</b>				
1101. Title services and lender's title insurance		(from GFE #4)		
1102. Settlement or closing fee				465.00
1103. Owner's title insurance to Fidelity National Title Company of California		(from GFE #5)		
1104. Lender's title insurance				
1105. Lender's title policy limit				
1106. Owner's title policy limit				
1107. Agent's portion of the total title insurance premium to Fidelity National Title Company of California				
1108. Underwriter's portion of the total title insurance premium to Fidelity National Title Insurance Company				
1109. Mobile Signing Fee				150.00
1110. Recording Service Fee to Fidelity National Title Company of California				
1111.				
1112.				
1113.				
<b>1200. Government Recording and Transfer Charges</b>				
1201. Government recording charges to Fidelity National Title Company		(from GFE #7)		
1202. Deed \$ ; Mortgage \$ ; Releases \$				
1203. Transfer taxes		(from GFE #8)		
1204. City/County tax/stamps	Deed \$ ; Mortgage \$			
1205. State tax/stamps	Deed \$ ; Mortgage \$			
1206. Aggregate Recording Charges	Other \$150.00			
1207. El Dorado County Transfer Tax	Deed \$250.80			250.80
1208.				
<b>1300. Additional Settlement Charges</b>				
1301. Required services that you can shop for		(from GFE #6)		
1302.				
1303.				
1304. Property Taxes (1st Inst. 2015/2016) to El Dorado County Tax C				835.63
1305. HOA Charges				
1306. HOA Management Charges				
1307.				
1308. Home Warranty				
1309. Pest Inspection				
1310. Repairs				
1311. Natural Hazards Disclosure				99.00
1312.				
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>				<b>10,920.43</b>

\*Paid outside of closing by borrower (B), seller (S), lender (L), third-party (T)



# Fidelity National Title Company of California

1010 White Rock Rd, Suite 500, El Dorado Hills, CA 95762  
Phone: (916)939-7640 | FAX: (916)941-6986

## ESTIMATED SELLER'S HUD-1, ATTACHMENT

<b>Settlement Date:</b> December 29, 2015	<b>Escrow no.:</b> FSAC-907-FSSE-9071501860
<b>Disbursement Date:</b> December 29, 2015	<b>Escrow Officer:</b> Bridgette Rist
<b>Settlement Agent:</b> Fidelity National Title Company of California (916)939-7640	<b>Place of Settlement:</b> 1010 White Rock Rd Suite 500 El Dorado Hills, CA 95762
<b>Borrower :</b> [REDACTED]	<b>Seller :</b> [REDACTED] Rescue, CA 95672
<b>Lender :</b>	<b>Property:</b> [REDACTED] Rescue, CA 95672 El Dorado County, California Parcel ID(s): 069-08 [REDACTED]

### Title Services

Description	Seller
<b>Line 1102 Detail -</b>	
Payee: Fidelity National Title Company of California Escrow Fee - 50/50	465.00
<b>Line 1102 Total:</b>	<b>465.00</b>
<b>Line 1109 Detail -</b>	
Payee: Split to Multiple Mobile Signing Fee	150.00
<b>Line 1109 Total:</b>	<b>150.00</b>
<b>Total Title Services:</b>	<b>615.00</b>

### Payoffs

Payee/Description	Seller
HSBC Mortgage Services Inc. Payoff of first mortgage loan	167,311.82
Principal Balance 163,830.89	
Interest Charged 1,666.83	
Additional Interest 1,739.10	
Demand/Statement Fee 30.00	
Reconveyance Fee 21.50	
Recording Fee 23.50	
Total Payoff	<u>167,311.82</u>
El Dorado County Housing, Community and Economic D Payoff of second mortgage loan	49,296.03
Loan Payoff 49,296.03	
Total Payoff	<u>49,296.03</u>