



A. SETTLEMENT STATEMENT (HUD-1)



Fidelity National Title Company

1. ☐ FHA

4. ☐ VA

2. ☐ RHS

5. ☐ Conv. Ins.

3. ☒ Conv. Unins.

6. File Number:

FSSE-

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-)

D. Name and Address of Borrower:

TBD

E. Name and Address of Seller:

PO Box

El Dorado, CA 95623

F. Name and Address of Lender:

G. Property Location:

El Dorado, CA 95623

El Dorado County, California

Parcel ID(s): 331-030-

H. Settlement Agent: Fidelity National Title Company

(916)939-7640

1010 White Rock Rd, Suite 500 El Dorado Hills, CA 95762

Place of Settlement:

1010 White Rock Rd

Suite 500

El Dorado Hills, CA 95762

I. Settlement Date:

June 28, 2013

Disbursement Date:

June 28, 2013

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	167,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	931.58
104. Refi Payoff 1	
105. Refi Payoff 2	
Adjustments for items paid by seller in advance	
106. City/Town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross amount due from Borrower	167,931.58
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 Owners Title Policy	
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)	167,931.58
302. Less amount paid by/for Borrower (Line 220)	()
303. CASH FROM BORROWER	167,931.58

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	167,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/Town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross amount due to Seller	167,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	12,464.28
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan to Wells Fargo Bank	148,535.72
505. Payoff of second mortgage loan to El Dorado County	5,000.00
506. Payoff of third to California Housing Finance Agency	1,000.00
507.	
508. Seller to credit Buyer for Owners Title Policy	
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	167,000.00
600. Cash at Settlement from/to Seller	
601. Gross amount due to Seller (Line 420)	167,000.00
602. Less reductions due Seller (Line 520)	(167,000.00)
603. CASH TO/FROM SELLER	0.00

L. Settlement Charges			
700. Total Real Estate Broker Fees		\$10,020.00	
Division of commission (line 700) as follows:			
701. \$ 5,010.00	to Lyon & Associates		
702. \$ 5,010.00	to		
703. Commission paid at settlement			10,020.00
704.			
800. Items Payable in Connection with Loan			
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.			
900. Items Required by Lender to be Paid in Advance			
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.			
1000. Reserves Deposited with Lender			
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			
1100. Title Charges			
1101. Title services and lender's title insurance to Fidelity National Title	(from GFE #4)	849.58	
1102. Settlement or closing fee \$ 824.58			1,349.58
1103. Owner's title insurance to Fidelity National Title Company	(from GFE #5)		812.00
1104. Lender's title insurance to Fidelity National Title Company \$ 25.00			
1105. Lender's title policy limit			
1106. Owner's title policy limit \$167,000.00			
1107. Agent's portion of the total title insurance premium to Fidelity National Title Comp	\$ 736.56		
1108. Underwriter's portion of the total title insurance premium to Fidelity National Title	\$ 100.44		
1109.			
1110.			
1111.			
1112.			
1113.			
1200. Government Recording and Transfer Charges			
1201. Government recording charges to Fidelity National Title Company	(from GFE #7)	82.00	
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 \$82.00			
1207. El Dorado County Transfer Tax Deed \$183.70			183.70
1208.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302.			
1303.			
1304. Property Taxes			
1305. HOA Charges			
1306. HOA Management Charges			
1307. HOA Dues			
1308. Home Warranty			
1309. Pest Inspection			
1310. Repairs			
1311. Natural Hazards Disclosure to Property ID			99.00
1312.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		931.58	12,464.28

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges			
Charges That Cannot Increase	HUD-1 Line Number	Good Faith Estimate	HUD-1
Our origination charge	# 801	0.00	0.00
Your credit or charge (points) for the specific interest rate chosen	# 802	0.00	0.00
Your adjusted origination charges	# 803	0.00	0.00
Transfer taxes	# 1203	0.00	0.00
Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	82.00	82.00
Appraisal fee	# 804	0.00	0.00
Credit report	# 805	0.00	0.00
Tax service	# 806	0.00	0.00
Flood certification	# 807	0.00	0.00
Total		82.00	82.00
Increase between GFE and HUD-1 Charges		\$ 0.00 or 0.00	%
Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	0.00	0.00
Daily interest charges	# 901 \$ /day	0.00	0.00
Homeowner's insurance	# 903	0.00	0.00
Title services and lender's title insurance	# 1101	849.58	849.58

Loan Terms

Your initial loan amount is	\$
Your loan term is	30.00 years
Your interest rate is	%
Your initial monthly amount owed for principal, interest and any mortgage insurance is	<div>\$ N/A includes</div> <div><input type="checkbox"/> Principal</div> <div><input type="checkbox"/> Interest</div> <div><input type="checkbox"/> Mortgage Insurance</div>
Can your interest rate rise?	<div><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be and can change again every after .</div> <div>Every change date, your interest rate can increase or decrease by % .</div> <div>Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %</div>
Even if you make payments on time, can your loan balance rise?	<div><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$.</div>
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<div><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.</div>
Does your loan have a prepayment penalty?	<div><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.</div>
Does your loan have a balloon payment?	<div><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .</div>
Total monthly amount owed including escrow account payments	<div><input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowners insurance. You must pay these items directly yourself.</div> <div><input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$.</div> <div>This includes principal, interest, any mortgage insurance and any items checked below:</div> <div><input type="checkbox"/> Property taxes</div> <div><input type="checkbox"/> Homeowner's insurance</div> <div><input type="checkbox"/> Flood insurance</div>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



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

HUD-1, ATTACHMENT

Settlement Date: June 28, 2013

Disbursement Date: June 28, 2013

Settlement Agent: Fidelity National Title Company
(916)939-7640

Borrower : TBD

Property: [REDACTED]
El Dorado, CA 95623
El Dorado County, California
Parcel ID(s): 331-030-[REDACTED]

Escrow no.: FSAC-907-[REDACTED]

Escrow Officer: Liz Tholen

Place of Settlement: 1010 White Rock Rd
Suite 500
El Dorado Hills, CA 95762

Seller : [REDACTED]
PO Box [REDACTED]
El Dorado, CA 95623

Title Services

Description	Borrower	Seller
Line 1102 Detail -		
Payee: Fidelity National Title Company		
Escrow Fee	410.00	410.00
eDoc Fee	75.00	
Loan Tie-in Fee	150.00	
Overnight	14.58	14.58
Document Prep		775.00
Payee: Split to Multiple		
Mobile Signing Fee	175.00	150.00
Line 1102 Total:		824.58 1,349.58
Line 1103 Detail -		
Payee: Fidelity National Title Company		
Owner's title insurance		812.00
Line 1103 Total:		0.00 812.00
Line 1104 Detail -		
Payee: Fidelity National Title Company		
ALTA 8.1-06 - Environmental Protection Lien (CLTA 110.9-06)	25.00	
CLTA 100-06 - Restrictions, Encroachments & Minerals	0.00	
CLTA 116-06 - Designation of Improvements, Address	0.00	
Line 1104 Total:		25.00
Total Title Services:		849.58 2,161.58

Payoffs		Borrower	Seller
Payee/Description			
Wells Fargo Bank			148,535.72
Payoff of first mortgage loan			
Principal Balance	0.00		
Total Payoff	148,535.72		
El Dorado County			5,000.00
Payoff of second mortgage loan			
Principal Balance	0.00		
Total Payoff	5,000.00		

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWER:

SELLER:

[REDACTED]