



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: 20142384	7. Loan Number: [REDACTED]	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	<input type="checkbox"/> Other			

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 "(POC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: [REDACTED], Palm Beach, FL 33480

E. Name & Address of Seller:

F. Name & Address of Lender: Fifth Third Mortgage Company, 5001 Kingsley Dr, MD: 1MOCBQ, Cincinnati, OH 45227, Loan: [REDACTED]

G. Property Location: Property Address [REDACTED] Charlotte, North Carolina 28202

H. Settlement Agent: Ronald J. Antonelli, 7990 Arco Corporate Drive Suite 118, Raleigh, NC 27617, [REDACTED]
Place of Settlement: 7990 Arco Corporate Drive Suite 118, Raleigh, NC 27617

I. Settlement Date: 12/10/2014 **Proration Date:** 12/10/2014 **Disbursement Date:** 12/10/2014

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$3,471.06	403.	
104. 1st Mtg Payoff to CCO Mortgage	\$316,017.71	404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$319,488.77	420. Gross Amount Due to Seller	\$0.00
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$325,000.00	502. Settlement charges to seller (line 1400)	\$0.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206. Application Fee Credit from Fifth Third Mortga	\$400.00	506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$325,400.00	520. Total Reduction Amount Due Seller	\$0.00
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$319,488.77	601. Gross amount due to seller (line 420)	\$0.00
302. Less amounts paid by/for borrower (line 220)	(\$325,400.00)	602. Less reductions in amount due seller (line 520)	\$0.00
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$5,911.23	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From 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.

Previous editions are obsolete

CONFIDENTIAL

Page

HUD-1

SDNY_GM_00031581

EFTA_00142194

EFTA01280083

L. 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.				
702.				
703.	Commission paid at settlement			
704.				
800. Items Payable in Connection with Loan				
801.	Our origination charge Fifth Third Mortgage Company**	\$615.15 (from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803.	Your adjusted origination charges to Fifth Third Mortgage Company	(from GFE A)	\$615.15	
804.	Appraisal fee to Nations Valuation Services, Inc	(from GFE #3)	\$400.00	
805.	Credit report to CBC Companies, Inc	(from GFE #3)	\$2.58	
806.	Tax service to CoreLogic	(from GFE #3)	\$72.00	
807.	Flood certification to Southwest Financial Services, Inc	(from GFE #3)	\$4.00	
808.	Appraisal Mgmt Co Fee to Nations Valuation Services, Inc		\$134.00	
900. Items Required by Lender to Be Paid in Advance				
901.	Daily interest charges from 12/10/14 to 1/1/15 @ \$27.0833/day	(from GFE #10)	\$595.83	
902.	Mortgage insurance premium for	(from GFE #3)		
903.	Homeowner's insurance for 1 year to Windermere Insurance Group, LLC	(from GFE #11) POCB \$2,922.00		
904.				
905.				
1000. Reserves Deposited with Lender				
1001.	Initial deposit for your escrow account	(from GFE #9)		
1002.	Homeowner's insurance			
1003.	Mortgage insurance			
1004.	City property taxes			
1005.	County property taxes			
1006.				
1007.				
1008.				
1009.	Aggregate Adjustment			
1100. Title Charges				
1101.	Title services and lender's title insurance	(from GFE #4)	\$1,547.50	
1102.	Settlement or closing fee to Ronald J. Antonelli	\$125.00		
1103.	Owner's title insurance to Vista Settlement Services	(from GFE #5)		
1104.	Lender's title insurance	\$672.50		
1105.	Lender's title policy limit \$325,000.00			
1106.	Owner's title policy limit			
1107.	Agent's portion of the total title insurance premium to Vista Settlement Services	\$504.38		
1108.	Underwriter's portion of the total title insurance premium to Stewart Title Guaranty Company	\$168.12		
1109.	Atla 9 Endorsement Fee			
1110.	Abstract Fee to Ronald J. Antonelli	\$125.00		
1111.	Attorney Fee to Ronald J. Antonelli	\$350.00		
1112.	Courier/Wire Fee to Ronald J. Antonelli	\$180.00		
1113.	Admin/Email Fee to Ronald J. Antonelli	\$35.00		
1114.	Mortgage Cancellation Fee to Ronald J. Antonelli	\$60.00		
1115.				
1200. Government Recording and Transfer Charges				
1201.	Government recording charges	(from GFE #7)	\$100.00	
1202.	Deed Mortgage \$100.00 Releases	\$100.00		
1203.	Transfer taxes	(from GFE #8)		
1204.	City/County tax/stamps			
1205.	State tax/stamps			
1206.				
1300. Additional Settlement Charges				
1301.	Required services that you can shop for	(from GFE #6)		
1302.	2014 Real Estate Taxes to Mecklenburg County Revenue Dept	POCB \$6,524.79		
1303.				
1304.				
1305.				
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$3,471.06	\$0.00

** Includes Origination Point (\$615.15).

Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).

CERTIFICATION:

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 HUD-1 Settlement Statement. The Settlement Agent does not warrant or represent the accuracy of information provided by any party, including information concerning POC items and information supplied by the lender in this transaction appearing on this HUD-1 Settlement Statement pertaining to "Comparison of Good Faith Estimate (GFE) and HUD-1 Charges" and "Loan Terms", and the parties hold harmless the Settlement Agent as to any inaccuracies in such matters.

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Ronald J. Antonelli

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
	HUD-1 Line Number		
Our origination charge	# 801	\$660.15	\$615.15
Your credit or charge (points) for the specific interest rate chosen	# 802	\$0.00	\$0.00
Your adjusted origination charges	# 803	\$660.15	\$615.15
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	\$96.00	\$100.00
Appraisal fee to Nations Valuation Services, Inc	# 804	\$400.00	\$400.00
Credit report to CBC Companies, Inc	# 805	\$4.81	\$2.58
Tax service to CoreLogic	# 806	\$72.00	\$72.00
Flood certification to Southwest Financial Services, Inc	# 807	\$4.00	\$4.00
Appraisal Mgmt Co Fee to Nations Valuation Services, Inc	# 808	\$140.00	\$134.00
	#		
	#		
	#		
	#		
Total		\$716.81	\$712.58
Increase between GFE and HUD-1 Charges		(\$4.23)	or -0.590115%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	\$0.00	\$0.00
Daily interest charges	# 901 \$27.0833/day	\$650.00	\$595.83
Homeowner's insurance	# 903	\$0.00	\$2,922.00
Title services and lender's title insurance	# 1101	\$1,327.50	\$1,547.50
	#		
	#		
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	\$325,000.00
Your loan term is	15.00 years <input type="checkbox"/> N/A
Your initial interest rate is	3.000%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$2,244.39 includes <input checked="" type="checkbox"/> Principal <input type="checkbox"/> N/A <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ after _____. Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of _____. <input type="checkbox"/> Unknown
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on _____ and the monthly amount owed can rise to _____. The maximum it can ever rise to is _____.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is _____.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of _____ due in _____ years on _____.
Total monthly amount owed including escrow account payments <input type="checkbox"/> *Paid by or through draws from the principal limit.	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of _____ that results in a total initial monthly amount owed of _____. This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____

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