

A. Settlement Statement

U.S. Department of Housing
and Urban Development



OMB Approval No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number CERGE-97SMITHBY	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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 OF BORROWER:	Ann M. Rodriquez		
ADDRESS OF BORROWER:	6014 Estate Smith Bay, St Thomas, VI 00802		
E. NAME OF SELLER:	Inger Cerge and Shandra M. Brown and Caeli A. William and Derrick Edmund Cerge		
ADDRESS OF SELLER:	P.O. Box 2594, St Thomas, VI 00803		
F. NAME OF LENDER:			
ADDRESS OF LENDER:			
G. PROPERTY LOCATION:	Parcel No. 97 Estate Smith Bay St Thomas, VI 00802		
H. SETTLEMENT AGENT:	BIRCH, DE JONGH & HINDELS, PLLC 1330 ESTATE TAARNEBJERG, ST. THOMAS, VI 00802 (340) 774-1100		
PLACE OF SETTLEMENT:	1330 ESTATE TAARNEBJERG, ST. THOMAS, VI 00802		
I. SETTLEMENT DATE:	2/10/2017		

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		300,000.00		401. Contract sales price		300,000.00	
102. Personal property				402. Personal property			
103. Settlement charges to borrower (line 1400)		3,456.00		403.			
104.				404.			
105.				405.			
Adjustments for items paid by seller in advance				Adjustments for items paid by seller in advance			
106. City/town taxes	to			406. City/town taxes	to		
107. County taxes	to			407. County taxes	to		
108. Assessments	to			408. Assessments	to		
109.	to			409.	to		
110.	to			410.	to		
111.	to			411.	to		
112.	to			412.	to		
120. GROSS AMOUNT DUE FROM BORROWER ▶ 303,456.00				420. GROSS AMOUNT DUE TO SELLER ▶ 300,000.00			
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER				500. REDUCTIONS IN AMOUNT DUE TO SELLER			
201. Deposit or earnest money		30,000.00		501. Excess deposit (see instructions)		12,000.00	
202. Principal amount of new loan(s)				502. Settlement charges to seller(line 1400)		7,474.00	
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. Principal amount of seller financing				506. Principal amount of seller financing			
207.				507. Amount of Deposit retained by Broker		18,000.00	
208.				508.			
209.				509.			
209a				509a			
209b				509b			
Adjustments for items unpaid by seller				Adjustments for items unpaid by seller			
210. City/town taxes	to			510. City/town taxes	to		
211. County taxes	to			511. County taxes	to		
212. Assessments	to			512. Assessments	to		
213. 2017 Prop Taxes	1/1/2017 to 2/10/2017	199.47		513. 2017 Prop Taxes	1/1/2017 to 2/10/2017	199.47	
214.	to			514.	to		
215.	to			515.	to		
216.	to			516.	to		
217.	to			517.	to		
218.	to			518.	to		
219.	to			519.	to		
220. TOTAL AMOUNTS PAID BY OR IN BEHALF OF BORROWER ▶ 30,199.47				520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER ▶ 37,673.47			
300. CASH AT SETTLEMENT FROM/TO BORROWER				600. CASH AT SETTLEMENT TO/FROM SELLER			
301. Gross amount due from borrower (line 120)		303,456.00		601. Gross amount due to seller (line 420)		300,000.00	
302. Less amounts paid by/for borrower (line 220)		30,199.47		602. Less reductions in amount due seller (line 520)		37,673.47	
303. CASH <input checked="" type="checkbox"/> From <input type="checkbox"/> To BORROWER ▶ 273,256.53				603. CASH <input checked="" type="checkbox"/> To <input type="checkbox"/> From SELLER ▶ 262,326.53			

L. Settlement Charges				Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700.	TOTAL SALES/BROKER'S COM. based on price	300,000.00 @ 6.00 % =	18,000.00		
	Division of Commission (line 700) as follows:				
701.	18,000.00	to Sea Glass Properties			
702.		to			
703.	Commission paid at Settlement	(18000.00 - 18000.00 = .00)			
704.		to			
800. Items Payable In Connection With Loan					
801.	Loan Origination Fee	% to			
802.	Loan Discount	% to			
803.	Appraisal Fee	to			
804.	Credit Report	to			
805.	Lender's Inspection Fee	to			
806.	Mortgage Insurance Application Fee	to			
807.		to			
808.		to			
809.		to			
810.		to			
811.		to			
812.		to			
813.		to			
814.		to			
815.		to			
900. Items Required By Lender To Be Paid In Advance					
901.	Interest from 2/10/2017 to 3/1/2017 @	/day			
902.	Mortgage Insurance Premium for	months to			
903.	Hazard Insurance Premium for	years to			
904.		years to			
905.		years to			
1000. Reserves Deposited With Lender					
1001.	Hazard insurance	months@	per month		
1002.	Mortgage insurance	months@	per month		
1003.	City property taxes	months@	per month		
1004.	County property taxes	months@	per month		
1005.	Annual assessments	months@	per month		
1006.		months@	per month		
1007.		months@	per month		
1008.		months@	per month		
1009.					
1100. Title Charges					
1101.	Settlement or closing fee	to			
1102.	Abstract or title search	to			
1103.	Title examination	to			
1104.	Title insurance binder	to			
1105.	Document preparation	to			
1106.	Notary fees	to			
1107.	Attorney's fees	to Birch, de Jongh & Hindels, PLLC			1,445.00
	(includes above items numbers:				
1108.	Title insurance	to West Indies Title, LLC		875.00	
	(includes above items numbers:				
1109.	Lender's Coverage:	INS AMT:			
1110.	Owner's Coverage:	INS AMT: 300,000.00			
1110a					
1111.		to			
1112.		to			
1113.		to			
1200. Government Recording and Transfer Charges **Includes: Sellers' POA \$29.00					
1201.	Recording Fees: Deed \$316.00; L-Mortgage(s) ; S-Mortgage(s) ; Releases			316.00	29.00
1202.	City/county tax/stamps: Deed ; L-Mortgage(s) ; S-Mortgage(s)				
1203.	State tax/stamps: Deed \$6,000.00; L-Mortgage(s) ; S-Mortgage(s)				6,000.00
1204.					
1205.					
1300. Additional Settlement Charges					
1301.	Buyer's Atty Fees/Costs	to Kellehals Ferguson Kroblin PLLC		2,265.00	
1302.	Buyer: Survey - As Built	to Marvin Berning & Associates			
1303.		to			
1304.		to			
1305.		to			
1306.		to			
1307.		to			
1308.		to			
1309.		to			
1400.	Total Settlement Charges	(enter on lines 103, Section J and 502, SectionK)		3,456.00	7,474.00

CERTIFICATION DATE: 2/10/2017
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.

Ann M. Rodriguez Borrower Seller

Borrower Seller

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement. BIRCH, DE JONGH & HINDELS, PLLC Settlement Agent 2/10/2017 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. CERGE-97SMITHBY

BALANCE SHEET

BUYER: Ann M. Rodriguez

FILE NUMBER: CERGE-97SMITHBY

SELLER: Inger Cerge and Shandra M. Brown and Caeli A. William and Derrick Edmund
Cerge

SETTLEMENT DATE: 2/10/2017

PROPERTY ADDRESS:
Parcel No. 97 Estate Smith Bay
St Thomas, VI 00802

SCHEDULE OF INCOMING FUNDS

Due From Buyer	\$	273,256.53
TOTAL INCOMING FUNDS		273,256.53

SCHEDULE OF DISBURSEMENTS

CK NO	PAYEE	DESCRIPTION	AMOUNT
_____	Kellehals Ferguson Kroblin PLLC	Buyer's Atty Fees/Costs	2,265.00
_____	West Indies Title, LLC	Premium	875.00
_____	Government of the VI	Record Deed	316.00
		Deed Documentary Stamps	6,000.00
		Sellers' POA	29.00
_____	Birch, de Jongh & Hindels, PLLC	Attorneys Fees	1,445.00
_____	Inger Cerge and Shandra M. Brown and Cae	SALES PROCEEDS	262,326.53
TOTAL OUTGOING FUNDS			273,256.53

LOAN SUMMARY

SELLER CLOSING STATEMENT SUMMARY

LOAN AMOUNT Less Items Held By Lender SUBTOTAL Plus Deposits Paid To Lender NET LOAN PROCEEDS	AMT DEP BROKER RETAINED AMT DEP LEFT IN ESCROWS PLUS BAL DUE SELLER SUBTOTAL LESS SELLER EXPENSES NET CASH TO SELLER PLUS HUD 403,404 & 405 TOTAL DUE TO SELLER
ITEMS IN CONNECTION WITH LOAN THAT LENDER REQUIRES TO BE DISBURSED FROM NET LOAN PROCEEDS	BUYER CLOSING STATEMENT SUMMARY / CASH RECAP BUYER EXPENSES LESS BUYER CREDITS NET DUE FROM BUYER LESS LOAN &/OR CREDITS SUBTOTAL PLUS LOAN EXPENSES TO BE PAID FROM NET PROCEEDS FUNDS DUE FROM BUYER
TRANSACTION SUMMARY	
TOTAL INCOMING FUNDS TOTAL OUTGOING FUNDS BALANCE IN ESCROW	273,256.53 273,256.53 .00
	300,000.00 300,000.00 37,673.47 262,326.53 262,326.53 303,456.00 30,199.47 273,256.53 273,256.53 273,256.53