



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File No. 6-2218-18	7. Loan No.	8. Mortgage Insurance Case No.
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 & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
G. Property Location: Priscilla Lane Alexandria, VA 22308	H. Settlement Agent: Universal Title, Falls Church Place of Settlement: 103 West Broad Street Suite 100 Falls Church, VA 22046	I. Settlement Date: 04/24/2018 Funding Date: 04/24/2018 Disbursement Date: 04/24/2018

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	\$380,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$61,064.14
104. Construction Draw Hold Back	\$80,000.00
105.	
Adjustment 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	\$521,064.14
200. Amount Paid by or in Behalf of Borrower	
201. Deposit	\$20,000.00
202. Principal amount of new loan(s)	\$401,750.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes 01/01/2018 to 04/24/2018	\$2,017.36
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	\$423,767.36
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$521,064.14
302. Less amounts paid by/for borrower (line 220)	\$423,767.36
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$97,296.78

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$380,000.00
402. Personal property	
403.	
404.	
405.	
Adjustment 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	\$380,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$44,923.24
503. Existing loan(s) taken subject to	
504. Payoff of First Mortgage Loan	
505. Payoff of Second Mortgage Loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town Taxes	
511. County Taxes 01/01/2018 to 04/24/2018	\$2,017.36
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$46,940.60
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$380,000.00
602. Less reductions in amounts due seller (line 520)	\$46,940.60
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$333,059.40

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. \$0.00 to Keller Williams Realty (Falls Church)		
703. Commission paid at settlement		
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 to John Marshall Bank (from GFE #3)	\$900.00	
805. Credit report (from GFE #3)		
806. Tax service (from GFE #3)		
807. Flood certification (from GFE #3)		
808. Commitment Fee to John Marshall Bank	\$4,017.50	
809. Lender's Closing Fee to John Marshall Bank	\$175.00	
810. Lender's Certification Fee to John Marshall Bank	\$20.00	
811. Loan Document Fee to John Marshall Bank	\$175.00	
900. Items Required by Lender to be Paid in Advance		
901. Daily interest charges from 04/24/2018 to 05/01/2018 (from GFE #10)		
902. Mortgage insurance premium (from GFE #3)		
903. Homeowner's insurance (from GFE #11)		
904.		
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account (from GFE #9)		
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. Property taxes		
1005.		
1006.		
1007. Aggregate Adjustment \$0.00		
1100. Title Charges		
1101. Title services and lender's title insurance (from GFE #4)	\$2,680.40	
1102. Settlement or closing fee to Universal Title, Falls Church \$750.00		
1103. Owner's title insurance to First American Title Insurance Company (from GFE #5)	\$470.60	
1104. Lender's title insurance to First American Title Insurance Company \$1,135.40		
1105. Lender's title policy limit \$401,750.00		
1106. Owner's title policy limit \$380,000.00		
1107. Agent's portion of the total title insurance premium to Universal Title, Falls Church \$1,365.10		
1108. Underwriter's portion of the total title insurance premium to First American Title Insurance Company \$240.90		
1109. CPL Premium (Lender) to First American Title Insurance Company \$20.00		
1110. Title - Deed Preparation to The Mason Law Firm PLC \$175.00		
1111. Title - Seller Settlement Fee to Universal Title, McLean \$600.00		
1112. Extra Hazard Risk Premium to First American Title Insurance Company		\$654.30
1200. Government Recording and Transfer Charges		
1201. Government recording charges (from GFE #7)	\$136.00	
1202. Deed \$48.00 Mortgage \$61.00 Release \$ to Fairfax County Recording Office		
1203. Transfer taxes (from GFE #8)	\$3,164.64	
1204. City/County tax/stamps Deed \$456.31 Mortgage \$334.83 to Fairfax County Recording Office		
1205. State tax/stamps Deed \$1,369.00 Mortgage \$1,004.50 to Fairfax County Recording Office		
1206. Grantors Tax Deed \$548 to Fairfax County Recording Office		\$548.00
1207. Congestion Relief Fee \$821.40 to Fairfax County Recording Office		\$821.40
1208. Assignment of Rents/Leases to Fairfax County Recording Office \$27.00		
1209. POAs and Affidavits Recording Fees to Fairfax County Recording Office		\$104.00
1300. Additional Settlement Charges		
1301. Required services that you can shop for (from GFE #6)		
1302. Survey to Dominion Surveyors, Inc.	\$325.00	
1303.		
1304. Assignment Fee to IRES VA, LLC	\$49,000.00	
1305. Delinquent tax Payoff through 2017 to TACS		\$42,795.54
1306.		
1307.		
1308.		
1309.		
1310.		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$61,064.14	\$44,923.24

See signature addendum