



**A.** CHICAGO TITLE INSURANCE COMPANY  
 CHICAGO TITLE AND TRUST COMPANY

CLOSER: MICHAEL CUSACK  
 DATE AND TIME OF PRINTING: 11/18/09 10:49

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 Number: ATTYTEST1 ATTYTEST1-001 MC3 NA	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.

<b>D. Name &amp; Address of Borrower:</b>	<b>E. Name &amp; Address of Seller:</b>	<b>F. Name &amp; Address of Lender:</b>

<b>G. Property Location:</b>	<b>H. Settlement Agent:</b> CHICAGO TITLE AND TRUST COMPANY  CHICAGO ILLINOIS  Place of Settlement:	<b>I. Settlement Date:</b>  Funding Date:  Disbursement Date:
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J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract sales price		401. Contract sales price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	1,250.00	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
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.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMT DUE FROM BORROWER	1,250.00	420. GROSS AMT DUE TO SELLER	
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
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. CREDIT TO BUYER FROM SELLER FOR		506. CREDIT TO BUYER FROM SELLER FOR	
207. OWNERS POLICY	1,250.00	507. OWNERS POLICY	1,250.00
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
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.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	1,250.00	520. TOTAL REDUCTIONS AMT DUE SELLER	1,250.00
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER</b>	
301. Gross amt due from borrower (line 120)	1,250.00	601. Gross amt due to seller (line 420)	
302. Less amts paid by/for borrower (line 220)	( 1,250.00)	602. Less reductions in amt due seller (line 520)	( 1,250.00)
303. CASH( <input type="checkbox"/> FROM) ( <input checked="" type="checkbox"/> TO) BORROWER	0.00	603. CASH( <input type="checkbox"/> TO) ( <input checked="" type="checkbox"/> FROM) SELLER	1,250.00

L. SETTLEMENT CHARGES		ORD#/ABS# ESC#	ATTYTEST1 ATTYTEST1	MC3 RA	TIME OF PRINTING: 10:49	DATE OF PRINTING: 11/18/09
<b>700. Total Real Estate Broker Fees</b>					<b>PAID FROM BORROWER'S FUNDS AT SETTLEMENT</b>	<b>PAID FROM SELLER'S FUNDS AT SETTLEMENT</b>
Division of Commission (line 700) as follows:						
701. \$	to					
702. \$	to					
703. Commission paid at Settlement						
704. Add'l Comm To						
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>						
801. Our origination charge		\$		(from GFE #1)		
802. Your credit and charge (points) for specific interest rate chosen		\$		(from GFE #2)		
803. Your adjusted origination charges				(from GFE A)		
804. Appraisal fee to				(from GFE #3)		
805. Credit report to				(from GFE #3)		
806. Tax service to				(from GFE #3)		
807. Flood certification to				(from GFE #3)		
808.						
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>						
901. Daily interest charges from	to	@ \$	/day	(from GFE #10)		
902. Mortgage insurance premium for	months to			(from GFE #3)		
903. Homeowner's insurance for	years to			(from GFE #11)		
904.						
<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.						
1005.	months @	\$	per month	\$		
1006.	months @	\$	per month	\$		
1007. Aggregate Accounting Adjustment					\$	
<b>1100. TITLE CHARGES</b>						
1101. Title services and lender's title insurance					(from GFE #4)	
1102. Settlement or Closing Fee					\$	
1103. Owner's title insurance					(from GFE #5)	1,250.00
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					\$	
1108. Underwriter's portion of the total title insurance premium					\$	
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>						
1201. Government recording charges					(from GFE #7)	
1202. Deed \$	Mortgage \$	Release	\$			
1203. Transfer taxes					(from GFE #8)	
1204. City/County tax/stamps	Deed \$	Mortgage	\$			
1205. State tax/stamps	Deed \$	Mortgage	\$			
1206.					\$	
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>						
1301. Required services that you can shop for					(from GFE #6)	
1302.						
1303.						
1304.						
1305.						
<b>1400. TOTAL SETTLEMENT CHARGES</b> (enter on lines 103, Section J and 502, Section K)					<b>1,250.00</b>	
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 _____			
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.						
Settlement Agent _____						

