



B. Type of Loan

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.*

J. Summary of Borrower's transaction

K. Summary of Seller's transaction

* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

L. Settlement Charges

700. Total Real Estate Broker Fees						Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:							
701. \$ to							
702. \$ to							
703. Commission paid at settlement							
704.							
705.							
800. Items Payable in Connection with Loan							
801. Our origination charge						\$ 23,558.81 (from GFE #1)ECM ORIG -\$2000.00	
802. Your credit or charge (points) for the specific interest rate chosen						\$ -25,433.81 (from GFE #2)	
803. Your adjusted origination charges						(from GFE #A)	-1,875.00
804. Appraisal fee to AMERICAN FIDELITY FBO RESIDENTIAL A						(from GFE #3)	575.00
805. Credit Report to						(from GFE #3)	
806. Tax service to						(from GFE #3)	
807. Flood certification to						(from GFE #3)	
808.DOC PREP FEE REVERSEDOCS \$125						(from GFE #3)	
809.						(from GFE #3)	
810.						(from GFE #3)	
811.						(from GFE #3)	
900. Items Required by Lender to Be Paid in Advance							
901. Daily interest charges from 10/28/14 to 11/01/14 4 @ \$0.00/day (from GFE #10)							
902. MIP Tot Ins. for Life of Loan months to HUD (from GFE #3)						1,050.00	
903. Homeowner's insurance for years to (from GFE #11)							
904. (from GFE #11)							
905. (from GFE #11)							
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 \$							
1005. \$							
1006. months @ \$ per month \$							
1007. months @ \$ per month \$							
1008. \$							
1009. \$							
1100. Title Charges							
1101. Title services and lender's title insurance (from GFE #4)						2,798.28	
1102. Settlement or closing fee to WFG NATIONAL TITLE INSURANCE COM \$ 465.00							
1103. Owner's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY (from GFE #5)							
1104. Lender's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY \$ 1,550.00							
1105. Lender's title policy limit \$ 295,000.00							
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 to WFG NATIONAL TITLE INSURANCE COMPANY \$ 1,550.00							
1109. \$							
1110. \$							
1111. \$							
1112. \$							
1113. \$							
1200. Government Recording and Transfer Charges							
1201. Government recording charges to PRIMARY TITLE SERVICES (from GFE #7)						506.00	
1202. Deed \$ Mortgage \$ 239.50 Releases \$ 27.00 Other \$ 239.50							
1203. Transfer taxes WFG NATIONAL TITLE INSURANCE CC (from GFE #8)							
1204. City/County tax/stamps \$ \$							
1205. State tax/stamps \$ \$							
1206. STATE TAX to WFG NATIONAL TITLE INSURANCE CC						2,065.00	
1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC						1,180.00	
1300. Additional Settlement Charges							
1301. Required services that you can shop for (from GFE #6)							
1302. \$							
1303. \$							
1304. \$							
1305. \$							
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						6,299.28	

* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

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	23,558.81	23,558.81
Your credit or charge (points) for the specific rate chosen	# 802	-25,433.81	-25,433.81
Your adjusted origination charges	# 803	-1,875.00	-1,875.00
Transfer taxes	#1203	2,392.00	3,245.00

Charges That in Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	505.00	506.00
Appraisal fee	# 804	575.00	575.00
Mortgage Insurance Premium	# 902	1,050.00	1,050.00
Title services and lender's title insurance	#1101	2,646.28	2,798.28
Total		4,776.28	4,929.28
Increase between GFE and HUD-1 Charges		\$ 153.00 or 3.20%	

Charges That Can Change	Good Faith Estimate	HUD-1
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Loan Terms

Your initial loan amount is	\$ 195585.00
Your loan term is	N/A
Your initial interest rate is	3.1570 %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	N/A <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, it can rise to a maximum of 13.15700%. The first change will be on 12/01/2014 and can change again every 1 months after 12/01/2014. Every change date, your interest rate can increase or decrease by 10.00000%. Over the life of the loan, your interest rate is guaranteed to never be lower than 3.00000% or higher than 13.15700%.
Even if you make payments on time, can your loan balance rise?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, it can rise to a maximum of 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 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 \$N/A that results in a total initial monthly amount owed of \$N/A. This includes principal, interest, any mortgage insurance and any items checked below: <div><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"/></div>

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

HUD-1 Attachment

(16118FL.PFD/16118FL/23)

CLOSING FEE	350.00		
to WFG NATIONAL TITLE INSURANCE COMPANY			
NOTARY FEE	115.00		
to NATIONAL PREFERRED NOTARY			
Lender's title insurance	1,550.00		
to WFG NATIONAL TITLE INSURANCE COMPANY			
Total	\$ 2,798.28	\$	0.00

Lender's Title Insurance	BORROWER	SELLER
*fees also shown above in Title Services and Lender's Title Insurance Details		
Lender's Policy Premium	1,550.00	
to WFG NATIONAL TITLE INSURANCE COMPANY		
Total	\$ 1,550.00	\$ 0.00

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

DISBURSEMENTS SUMMARY / BALANCE SHEET

Borrower: BARBARA M BROWN
Lender: AMERICAN ADVISORS GROUP
Settlement Agent: WFG NATIONAL TITLE INSURANCE CO
Place of Settlement: 2740 N. DALLAS PARKWAY #140
 PLANO, TX 75093
Settlement Date: October 23, 2014
Disbursement Date: October 28, 2014
Property Location: 4030 NE 16TH TERRACE
 OAKLAND PARK, FL 33334
 BROWARD County, Florida
 BARBARA M BROWN

INCOMING FUNDS

AMERICAN ADVISORS GROUP	Loan Funding Amount	215,423.64
	Total Incoming Funds	215,423.64

DISBURSEMENTS

SMART DEED	DOC PREP	60.00
W AMERICAN ADVISORS GROUP	PAYOFF LOAN # 1159811	166,311.55
BARBARA M BROWN	Excess Cash to Close	19,558.50
AMERICAN ADVISORS GROUP	Loan Closing	0.00
DOC PREP FEE	125.00	Deducted
YSP	25,433.81	Deducted
Credit/Charge	-25,433.81	Deducted
Mortgage Insurance Premium	1,050.00	Deducted
AMERICAN FIDELITY	Loan Closing	23,004.31
ORIGINATION FEE	-2,000.00	
Appraisal fee:	575.00	
Less BROKER CREDIT 0% TOLERANCE	(852.50)	
Less BROKER CREDIT 10% TOLERANCE	(152.00)	
YSP	25,433.81	
WFG NATIONAL TITLE INSURANCE COMPANY	Title Charges	6,059.28
TITLE SEARCH	175.00	
COMP	155.00	
EPA, LOCN, REV	75.00	
surcharge florida	3.28	
CLOSING FEE	350.00	
Underwriter's portion of the total title insurance premium	1,550.00	
Recording Fee-1st Mortgage	239.50	
Recording Fees Releases	27.00	
MTG	239.50	
STATE TAX	2,065.00	
INTANGIBLE TAX	1,180.00	
NATIONAL PREFERRED NOTARY	1101-4, 1102-2	140.00
EMAIL	25.00	
NOTARY FEE	115.00	
PRIMARY TITLE SERVICES	Title Charges	290.00
COORDINATION	250.00	
EXPRESS MAIL	40.00	

Number of checks - 6

Total Disbursements	215,423.64
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ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: BARBARA M BROWN
Lender: AMERICAN ADVISORS GROUP
Settlement Agent: WFG NATIONAL TITLE INSURANCE CO
Place of Settlement: 2740 N. DALLAS PARKWAY #140
PLANO, TX 75093
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OAKLAND PARK, FL 33334
BROWARD County, Florida
BARBARA M BROWN

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.

BARBARA M BROWN

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