

 <p>A. U.S. Department of Housing and Urban Development</p> <p>Settlement Statement (HUD-1)</p>	B. Type of Loan		
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.
	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	
	6. File Number	7. Loan Number	
8. Mortgage Ins. Case No.			

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 information purposes and are not included in the totals.

D. Name & Address of Borrower:

E. Name & Address of Seller: Habitat for Humanity of I TIN:

F. Name & Address of Lender: Habitat for Humanity I

G. Property Location:

H. Settlement Agent: Hassett Title Company (734) 242-9393 TIN: 38-2819810
Place of Settlement: 33 E. Front Street, Monroe, MI 48161

I. Settlement Date: 10/31/2013 **Proration Date:** 10/31/2013

Summary of Borrower's Transaction		Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract sales price = FMV	136,900.00	401. Contract sales price	136,900.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	5,009.66	403. Personal property	
104. closing costs charged to homebuyer.		404.	
105.		405.	
Adjustments for items paid by borrower		Adjustments for items paid by seller	
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:	141,909.66	420. Gross Amount Due to Seller	136,900.00
Adjustments for items paid by borrower		Adjustments for items paid by seller	
201. Deposit or earnest money down payment	1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s) 1st mortgage	94,807.04	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.		506. Deposit or earnest money	1,000.00
207. DPA third party DPA	12,000.00	507. DPA	12,000.00
208. Subordinate Financing (Net Proceeds)	34,102.62	508. Subordinate Financing (Net Proceeds)	34,102.62
209. Habitat subordinate mortgage		509. Seller Paid Cost: Borrowers Subordinate Financing	641.20
Adjustments for items paid by seller		Adjustments for items paid 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	141,909.66	520. Total Reduction Amount Due Seller:	47,743.82
Adjustments for items paid by borrower		Adjustments for items paid by seller	
301. Gross amount due from borrower (line 120)	141,909.66	601. Gross amount due to seller (line 420)	136,900.00
302. Less amount paid by/for borrower (line 220)	141,909.66	602. Less total reduction in amount due seller (line 520)	47,743.82
303. CASH (FROM) (TO) BORROWER	0.00	603. CASH (FROM) (X) TO SELLER	89,156.18

Sales price + closing costs charged to homebuyer

Sum of mortgages and down payments

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return. For other transactions, complete the applicable parts of form 4797, Form 8252 and/or Schedule D (Form 1040).

You are required by law to provide Hassett Title Company (734) 242-9393 with your correct taxpayer identification number. If you do not provide Hassett Title Company (734) 242-9393 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Habitat for Humanity of Monroe County
 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.

Settlement Charges				Paid From	Paid From
700. Total Real Estate Broker Fees				Borrower's	Seller's
Division of commission (line 700) as follows:				Funds at	Funds at
701. \$				Settlement	Settlement
702. \$					
703.	Commission paid at settlement			0.00	
704.					
800. Items Required by Lender for Origination					
801.	Our origination charge (Includes Origination Point 0% or \$0.00) to Habitat for Humanity	(from GFE#1)	\$350.00		
802.	Your credit or charge (points) for specific interest rate chosen	(from GFE#2)			
803.	Your adjusted origination charges	(from GFE A)		350.00	
804.	Appraisal fee to ny	(from GFE#3)		250.00	
805.	Credit report to	(from GFE#3)		15.85	
806.	Tax service	(from GFE#3)			
807.	Flood certification to C	(from GFE#3)		7.50	
808.	Courier Fee to Habitat for Humanity			14.00	
809.					
810.					
811.					
812.					
900. Items Required by Lender for Escrow					
901.	Daily interest charges	(from GFE#10)			
902.	Mortgage insurance premium	(from GFE#3)			
903.	Homeowner's insurance 1 year ; Insurance	(from GFE#11)		555.00	
904.					
905.					
1000. Borrower's Deposits and Credits					
1001.	Initial deposit for your escrow account	(from GFE#9)		1,396.20	
1002.	Homeowner's insurance 3 mo. @ \$46.2500 per mo.	\$138.75			
1003.	Mortgage insurance				
1004.	City property taxes				
1005.	County property taxes				
1006.	Annual Assessments (maint.)				
1007.	Property Taxes 0 mo. @ \$161.5400 per mo.	\$1,662.45			
1008.					
1009.	Aggregate Adjustment	(\$405.00)			
1100. Title Charges					
1101.	Title services and lender's title insurance	(from GFE#4)		598.48	
1102.	Settlement or closing fee to Title C \$150.00				
1103.	Owner's title insurance to Title Company	(from GFE#5)		518.43	
1104.	Lender's title insurance to Title Company	\$355.48			
1105.	Lender's title policy limit	\$94,807.04			
1106.	Owner's title policy limit	\$136,900.00			
1107.	Agent's portion of the total title insurance premium	\$734.08			
1108.	Underwriter's portion of the total title insurance premium	\$131.09			
1109.	Agent Name: Title Company				
1110.	Underwriter Name: Title Guaranty Company				
1111.	Chain of Title report to Title C \$45.00				
1112.	Express Delivery/Wire Transfer to Title C \$48.00				
1113.					
1200. Government Recording Charges					
1201.	Government recording charges	(from GFE#7)		126.00	
1202.	Deed/Mortgage/Release Deed \$21.00 Mortgage \$59.00 Sub \$32.00				
1203.	Transfer taxes	(from GFE#8)		1,178.20	
1204.	City/County tax/stamps Deed \$150.70				
1205.	State tax/stamps Deed \$1027.50				
1206.	Assn./Mortgage to Register of De \$14.00				
1300. Additional Services Charge					
1301.	Required services that you can shop for	(from GFE#6)		0.00	
1302.					
1303.					
1304.					
1305.					
1400.	Total settlement charges (entered on lines 103, section J and 502, section K)			5,009.66	0.00

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.

Habitat for Humanity *signature*
director

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.

10/31/2013

Title Company
SELLER'S AND/OR BORROWER'S STATEMENTS
Title Company, in its capacity as Escrow Agent, is and has been authorized to deposit all funds it receives in this transaction in any financial institution, whether affiliated or not. Such financial institution may provide Title Company computer accounting and audit services directly or through a separate entity which, if affiliated with Title Company, may charge the financial institution reasonable and proper compensation therefor and retain any profits therefrom. Any escrow fees paid by any party involved in this transaction shall only be for checkwriting and input to the computers, but not for aforesaid accounting and audit services. Title Company shall not be liable for any interest or other charges on the earnest money and shall be under no duty to invest or reinvest funds held by it at any time. Sellers and Borrowers hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which Title Company has or may have other banking relationships and further consent to the retention by Title Company and/or its affiliates of any and all benefits (including advantageous interest rates on loans) Title Company and/or its affiliates may receive from such financial institutions by reason of their maintenance of said escrow accounts.
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.
The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Title Company is relying on the same.

Purchasers/Borrowers
Self
Habitat for Humanity of *signature*
director

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.

POC(B) represents paid outside of closing by borrower, POC(S) represents paid outside of closing by seller, POC(L) represents paid outside of closing by lender, and POC(M) represents paid outside of closing by mortgage broker.