

A. Settlement Statement

U.S. Department of Housing and Urban Development



Your Happy Lending Institution

OMB No. 2502-0286 (Exp. 12-31-86)

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	MILLENIUM	7. Loan Number
		01\C000004	2000-IS-OK
8. Mortgage Insurance Case Number			

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 only and are not included in the totals.

D. Name and Address of Borrower	E. Name and Address of Seller	F. Name and Address of Lender
Falcon Millenium Elizabeth Millenium 2312 Preclosing Street Anytown, MA 02112	George A. Certified 20 Centurion Road Bugfree, MA 02999	Your Happy Lending Institution 1234 Main Street Noproblem, MA 02999

G. Property Location	H. Settlement Agent	I. Settlement Date
2000 Year Road Allright, MA 021999	Happy & Carefree, P.C. Place of Settlement Happy & Carefree, P.C. 27 Satisfied Street Cooltown, MA 02999	09/18/2000

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 SALE PRICE	129,000.00	401. CONTRACT SALES PRICE	129,000.00
102. PERSONAL PROPERTY		402. PERSONAL PROPERTY	
103. SETTLEMENT CHARGES (LINE 1400)	3,317.65	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.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	132,317.65	420. Gross Amount Due To Seller	129,000.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or Earnest Money	7,740.00	501. Deposit or earnest money	7,740.00
202. Principal Amount Of new loan(s)	119,000.00	502. Settlement Charges to Seller (line 1400)	8,328.24
203. Existing Loan/s taken subject to	125.00	503. Existing Loan(s) Taken Subject To	
204.		504. Mellow Savings Bank	45,890.33
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER	
210. City/town taxes 09/18/2000 to 09/30/2000	44.28	510. City/town taxes 09/18/2000 to 09/30/2000	44.28
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	126,909.28	520. Total Reduction In Amount Due Seller	62,002.85
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (LINE 120)	132,317.65	601. Gross amount due to seller (LINE 420)	129,000.00
302. Less amounts paid by/for borrower (LINE 220)	126,909.28	602. Less reductions in amount due seller (LINE 520)	62,002.85
303. CASH FROM BORROWER	5,408.37	603. CASH TO SELLER	66,997.15

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 the HUD-1 Settlement Statement.

BORROWERS

SELLERS

Falcon Millenium

George A. Certified

Elizabeth Millenium

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Closing Date: 09/18/2000

Settlement Agent: - Atty. David I. Secure

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, §1001 & §1010. HUD-1 (3-86) RESPA HB4305-2

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SETTLEMENT STATEMENT
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L. SETTLEMENT CHARGES	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price\$ 129,000.00 @6.0% = \$7,740.00		
Division of comission (line 700) as follows:		
701. \$ 7,740.00 TO Ecstasy Realty		
702. \$ 0.00 TO		
703. Commission Paid At Settlement		7,740.00
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. LOAN ORIGATION FEE 2.0% (1.0% OR \$1,190.00 PREPAID)	1,190.00	
802. LOAN DISCOUNT 1.0% TO Your Happy Lending Institution	1,190.00	
803. APPRAISAL FEE \$ TO		
804. CREDIT REPORT \$ TO		
805.		
806.		
807.		
808.		
809.		
810.		
811.		
812.		
813.		
814.		
815.		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. INTEREST FROM 09/18/2000 TO 10/01/2000 @\$24.79/DAY	322.27	
902. MORTGAGE INSURANCE PREMIUM FOR Mo. to		
903. HAZARD INSURANCE PREMIUM FOR Yrs. to		
904. FOR Yrs. to		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. HAZARD INSURANCE 2 MO. @ 12.44 per mo.	24.88	
1002. MORTGAGE INSURANCE MO. @ per mo.		
1003. CITY PROPERTY TAXES MO. @ per mo.		
1004. COUNTY PROPERTY TAXES MO. @ per mo.		
1005. ANNUAL ASSESSMENTS MO. @ per mo.		
1006. FLOOD INSURANCE MO. @ per mo.		
1007. MO. @ per mo.		
1008. MO. @ per mo.		
1009. AGGREGATE ESCROW ADJUSTMENT	0.00	
1100. TITLE CHARGES		
1101. SETTLEMENT OR CLOSING FEE TO		
1102. ABSTRACT OR TITLE SEARCH TO		
1103. TITLE EXAMINATION TO Harvey Relaxed		
1104. TITLE INSURANCE BINDER TO		
1105. DOCUMENT PREPARATION TO		
1106. NOTARY FEES TO		
1107. ATTORNEYS FEES TO Happy & Carefree. P.C	124.00	
(includes above items No. 1101 thru 1107)		
1108. TITLE INSURANCE TO Confident Title Insurance Company	297.50	
(includes below items No. 1109 and 1110)		
1109. LENDER'S \$ 119,000.00 [\$ 297.50]		
1110. OWNER'S COVERAGE \$		
1111.		
1112.		
1113. HAPPY & CAREFREE, P.C. CORE TITLE INS. SERVICES: \$178.50; CONFIDENT TITLE INS. CO.: \$119.00		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. RECORDING FEES: DEED \$ MORTGAGE \$ 20.00 RELEASES \$ 10.00 (*)	30.00	
1202. CITY/COUNTY TAX STAMPS: DEED \$ MORTGAGE \$		
1203. STATE TAX/STAMPS: DEED \$ 588.24 MORTGAGE \$ (**)		588.24
1204. RECORD MUNICIPAL LIEN CERTIFICATE	4.00	
1205. ASSIGNMENT FEE	10.00	
(*) PAYABLE TO PLEASANT NORTH COUNTY REGISTRY OF DEEDS		
(**) PAYABLE TO THE GOVERNMENT OF THE LOCAL STATE AUTHORITY		
1300. ADDITIONAL SERVICE CHARGES		
1301. PLOT PLAN TO PRECISE PLOTTERS & SURVEYORS, INC.	125.00	
1302. PEST INSPECTION TO		
1303.		
1304.		
1305.		
1306.		
1307.		
1400. TOTAL SETTLEMENT CHARGES (enter on line 103, Section J and line 502, Section K)	3,317.65	8,328.24

The Undersigned Acknowledges Receipt of This Settlement Statement and Agrees to the Correctness thereof.

BORROWERS

SELLERS

Falcon Millenium

George A. Certified

Elizabeth Millenium