



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins	6. File Number 12-XXXXX	7. Loan Number N / A	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 for informational purposes and are not included in the totals.

D. Name & Address of Borrower: ALL REAL ESTATE OWNESHIP, INC. 2107 Gunn Highway, Suite 203 Odessa, FL 33556	E. Name & Address of Seller: XXXXXXXXXX XXXXXXXXXX XXXXXXXXXX	F. Name & Address of Lender: N / A
G. Property Location: Unit No.: XXX Week No. XX Nautical Mile Resort Wells, Maine	H. Settlement Agent: Place of Settlement: 2107 Gunn Highway, Suite 203 Odessa, FL 33556	I. Settlement Date: August 21, 2012

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction
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100 GROSS AMOUNT DUE FROM BORROWER		400 GROSS AMOUNT DUE TO SELLER	
101 Contract Sales Price	(\$999.00)	401 Contract Sales Price	(\$999.00)
102 Personal Property		402 Personal Property	
103 Settlement Charges to Borrower (Line 1400)		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		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	(\$999.00)	420 Gross Amount Due To Seller	(\$999.00)
200 Amount Paid by or in Behalf of Borrower		500 Reductions in Amount Due to Seller	
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		506	
207		507	
208		508	
209		509	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid 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		520 Total Reduction Amount Due Seller	
300 Cash At Settlement From/To Borrower:		600 Cash At Settlement To/From Seller:	
301 Gross Amount Due From Borrower (Line 120)	(\$999.00)	601 Gross Amount Due To Seller (Line 420)	(\$999.00)
302 Less Amount Paid By/For Borrower (Line 220)		602 Less Reductions In Amount Due Seller (Line 520)	
303 Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$999.00	603 Cash <input type="checkbox"/> To <input checked="" type="checkbox"/> From Seller	\$999.00

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.

FINAL SETTLEMENT STATEMENT

L. Settlement Charges

700	Total Real Estate Broker Fees - based on	-\$999.00	@	=			
	Division of commission (line 700) as follows :					Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
701	\$	To					
702	\$	To					
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			(from GFE #3)			
805	Credit report to			(from GFE #3)			
806	Tax service to			(from GFE #3)			
807	Flood certification			(from GFE #3)			
808							
809							
810							
811							

900	Items Required by Lender to be Paid in Advance					
901	Daily Interest Charges From	To	@	/Day	(from GFE #10)	
902	Mortgage Insurance for	Month(s) To			(from GFE #3)	
903	Homeowner's Insurance for	Year(s) To			(from GFE #11)	
904						
905						

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	Months @	Per Month	\$		
1005		Months @	Per Month	\$		
1006		Months @	Per Month	\$		
1007	Aggregate Adjustment				-\$	

1100	TITLE CHARGES					
1101	Title services and lenders title insurance				(from GFE #4)	
1102	Settlement Or Closing Fee		\$			
1103	Owner's Title Insurance				(from GFE #5)	
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		\$			
1109						
1110						
1111						
1112						
1113						

1200	GOVERNMENT TRANSFER AND RECORDING CHARGES					
1201	Government Recording Charges				(from GFE #7)	
1202	Deed \$	Mortgage \$		Releases \$		
1203	Transfer Taxes				(from GFE #8)	
1204	City/County Tax Stamps	Deed \$		Mortgage \$		
1205	State Tax Stamps	Deed \$		Mortgage \$		
1206						

1300	ADDITIONAL SETTLEMENT CHARGES					
1301	Required Services That You Can Shop For				(from GFE #6)	
1302			\$			
1303			\$			
1304						
1305						
1306						
1307						

1400	TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						
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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1205

Good Faith Estimate	HUD-1

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
	#
	#
	#
	#
	#
	#
	#

Good Faith Estimate	HUD-1

Total
Increase between GFE and HUD-1 Charges

\$	or
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Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges \$ /day	# 901
Homeowner's Insurance	# 903
	#
	#
	#

Good Faith Estimate	HUD-1

Loan Terms

Your initial loan amount is	\$ []
Your initial loan term is	[] years
Your initial interest rate is	[] %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ [] includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of [] %. The first change will be on [] and can change again every [] after []. Every change date, your interest rate can increase or decrease by [] %. Over the life of the loan, your interest rate is guaranteed to never be lower than [] % or higher than [] %.
Even if you make payments on time, can your loan balance rise?	<input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ [] .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input 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 type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ [] .
Does your loan have a balloon payment?	<input 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 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 \$ [] that results in a total initial monthly amount owed of \$ [] . This includes principal, interest, any mortgage insurance and any items checked below: <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"/>

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

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.

All Real Estate Ownership, Inc.

Borrowers

Date



Sellers XXXXXXXXXXXX

Date

Sellers XXXXXXXXXXXX

Date

Settlement Agent

Date

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 fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

FINAL SETTLEMENT STATEMENT