



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

B. Type of Loan

Table with 4 columns: Loan type (FHA, RHS, CONV. UNINS., VA, CONV. INS.), File Number (CEN154-769), Loan Number, and 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 and are not included in the totals.

Table with 3 columns: D. Name & Address of Borrower, E. Name & Address of Seller, F. Name & Address of Lender, G. Property Location, H. Settlement Agent, I. Settlement Date, and Place of Settlement.

Main settlement statement table with columns J. Summary of Buyer's Transaction and K. Summary of Seller's Transaction. Includes rows for Gross Amount Due, Adjustments for Items Paid by Seller in Advance, Amounts Paid by or in Behalf of Buyer, and Cash at Settlement.

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.

Buyer Initials: _____ Joseph S. Marcin

Seller Initials: _____ H. Richard Cline

L.	Settlement Charges	Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
700.	Total Sales / Broker's Commission: \$17,820.00		
	Division of Commission (line 700) as follows		
701.	6,930.00 to Keller Williams of Central PA East (1.75)		
702.	10,890.00 to KW Commercial Tri State (2.75)		
703.	Commission Paid at Settlement		17,820.00
704.	Additional Commission to Keller Williams of Central PA East		250.00
705.	Additional Commission to KW Commercial Tri State	100.00	
706.	Listing Broker Commission - referral fee to AGI Real Estate		3,960.00
800.	Items Payable in Connection with Loan:		
801.	Our origination charge (from GFE #1)	\$0.00	
802.	Your credit or charge (points) for the specific interest rate chosen (from GFE #2)	\$0.00	
803.	Your adjusted origination charges (from GFE #A)		
804.	Appraisal Fee		
805.	Credit Report		
806.	Tax Service		
807.	Flood Certification		
900.	Items Required by Lender to be Paid in Advance:		
901.	Daily interest charge from Dec 10, 2013 (from GFE #10)		
902.	Mortgage Insurance Premium (from GFE #3)		
903.	Homeowner's Insurance (from GFE #11)		
1000.	Reserves Deposited with Lender:		
1001.	Initial deposit for your escrow account (from GFE #9)		
1002.	Homeowner's Insurance		
1003.	Mortgage Insurance		
1004.	Property Taxes		
1005.	School Taxes		
1100.	Title Charges:		
1101.	Title services and lender's title insurance (from GFE #4)	35.00	
1102.	Settlement or Closing Fee	\$	
1103.	Owner's Title Insurance (First American Title Insurance Company) to T.A. of Central PA, LLC (from GFE #5)	2,380.00	
1104.	Lender's Title Insurance (First American Title Insurance Company) - Lender's Premium	\$	
1105.	Lender's Title Policy Limit \$		
1106.	Owner's Title Policy Limit \$396,000.00		
1107.	Agent's Portion of the Total Title Insurance Premium	\$2,023.00	
1108.	Underwriter's Portion of the Total Title Insurance Premium	\$357.00	
1109.	Tax Cert Reimbursement to T.A. of Central PA, LLC		10.00
1110.	Deed Preparation Fee & POA Prep to T.A. of Central PA, LLC		160.00
1200.	Government Recording and Transfer Charges:		
1201.	Government Recording Charges (from GFE #7)	67.00	
1202.	Deed \$67.00 Mortgage \$0.00 Releases \$0.00		
1203.	Transfer Taxes (from GFE #8)	3,960.00	
1204.	City/County tax/stamps Deed \$3,960.00 Mortgage \$0.00		
1205.	State tax/stamps Deed \$3,960.00 Mortgage \$0.00		3,960.00
1206.	Other Tax 1		
1207.	Other Tax 2		
1300.	Additional Settlement Charges:		
1301.	Required services that you can shop for (from GFE #6)		
1302.	Survey		
1303.	Pest Inspection		
1304.	2013 County/Township Taxes to Michael Langan, Tax Collector (poc \$923.40 by Seller)		
1305.	2013-14 School Taxes (3rd installment due) to Michael Langan, Tax Collector		1,214.29
1306.	Sewer/Trash - 4th qtr to Hampden Township Utilities		930.30
1307.	Sewer/Trash - late fees & penalty to Hampden Township Utilities		187.44
1400.	Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)	\$6,542.00	\$28,492.03

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.

Marcin Property Management, L.P.

Buyer: _____
Joseph S. Marcin, General Partner

Seller: _____
H. Richard Cline

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 the instructions of the parties hereto. FA

Settlement Agent: _____
Abby Wendel

Date: December 10, 2013

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.

Comparison of Good Faith Estimate (GFE) and HUD Charges

Charges That Cannot Increase	HUD Line No.	Good Faith Estimate	HUD
Our origination charge	# 801	0.00	0.00
Your credit or charge (points) for the specific interest rate chosen	# 802	0.00	0.00
Your adjusted origination charges	# 803	0.00	0.00
Transfer taxes	#1203	0.00	3,960.00

Charges That in Total Cannot Increase More Than 10%	HUD Line No.	Good Faith Estimate	HUD
Government Recording Charges	#1201	0.00	67.00
Total			67.00
Increase between GFE and HUD Charges		67.00	100.00%

Charges That Can Change	HUD Line No.	Good Faith Estimate	HUD
Initial deposit for your escrow account	#1001	0.00	0.00
Daily interest charge from Dec 10, 2013	# 901	0.00	0.00

Loan Terms

Your initial loan amount is	\$
Your loan term is	0 years
Your initial interest rate is	0 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" 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 checked="" 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 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 \$_____ 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"/> <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/>

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