

UNIFORM SUPPLEMENTAL HUD-1/1A INSTRUCTIONS

American Land Title Association (ALTA)

 Original Supplemental Instruction Dated _____ Amended Supplemental Instruction Dated _____

These UNIFORM SUPPLEMENTAL HUD-1/1A INSTRUCTIONS are provided by Lender to facilitate the completion of applicable portions of the HUD-1/1A Settlement Statement. The information contained in these instructions regarding the contents of the Good Faith Estimate (GFE) concerns the applicable GFE at the time this instruction was issued. If the instructions contained herein are contrary to any other instruction of Lender, Settlement Agent is instructed to immediately cease further processing and seek further consistent instructions. If Closing is not completed as provided for in these UNIFORM SUPPLEMENTAL HUD-1/1A INSTRUCTIONS, Settlement Agent must immediately notify Lender and, unless otherwise instructed, immediately return the Loan Proceeds and Loan Documents to Lender.

1. GENERAL INFORMATION FOR COMPLETION OF HUD-1/1A**A. Settlement Statement (HUD-1)****Lender:****B. Type of Loan**1. FHA 2. RHS 3. Conv. Unins.

6. File Number:

7. Loan Number:

8. Mortgage
Insurance Case
Number:4. VA 5. 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 here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:

E. Name & Address of Seller:

F. Name & Address of Lender:

G. Property Location:

H. Settlement Agent:

Place of Settlement:

I. Settle
ment
Date: Funding
Date:

2. LENDER'S FEE'S AND LOAN CHARGES			To Be Paid From Borrower's Funds at Settlement
800. Items Payable In Connection With Loan			
801. Our Origination Charge (\$ in points are included in this amount)	\$	(from GFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen. (\$ in points are included in this amount)	\$	(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.			
900. Items Required By Lender To Be Paid In Advance			
901. Daily interest charges from date of funding to @ \$ /day		(from GFE #10)	
902. Mortgage Insurance Premium for months to		(from GFE #3)	
903. Homeowner's insurance for year(s) to		(from GFE #11)	
904.			
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	-\$		
1300. Additional Settlement Charges			
1301. Required services that you can shop for		(from GFE #6)	\$
1302.		\$	
1303.		\$	
1304.		\$	
1305.		\$	

3. INFORMATION FOR COMPLETION OF COMPARISON OF GOOD FAITH ESTIMATE (GFE) AND HUD-1/1A CHARGES

Information Necessary for Completion of Comparison of Good Faith Estimate (GFE) and HUD-1 Charges			
1. Charges That Cannot Increase	GFE Line/Box Number	Good Faith Estimate Amt	Provider Required/Listed
Our origination charge	GFE #1	\$	NA
Your credit or charge (points) for the specific interest rate chosen	GFE #2	\$	NA
Your adjusted origination charges (GFE A)	GFE A	\$	NA
Transfer taxes	GFE #8	\$	NA

2. Charges That in Total Cannot Increase More Than 10%		GFE Line/Box Number	Good Faith Estimate Amt	Provider Required/Listed
Government recording charges (GFE #7)		GFE #7	\$	NA
Required Services that we select (GFE #3)		GFE #3	\$	
<i>Service</i>	<i>Charge</i>			
Appraisal Fee	\$	GFE #3 List		Yes
Credit Report	\$	GFE #3 List		Yes
Tax Service	\$	GFE #3 List		Yes
Flood Certification	\$	GFE #3 List		Yes
(additional service)	\$	GFE #3 List		Yes
(additional service)	\$	GFE #3 List		Yes
Title Services and Lender's Title Insurance		GFE #4	\$	Yes
Owners Title Insurance		GFE #5	\$	Yes
Required Services You Can Shop For (GFE #6)				
<i>Service</i>	<i>Charge</i>			
(additional service)	\$	GFE #6 List		Yes
(additional service)	\$	GFE #6 List		Yes
(additional service)	\$	GFE #6 List		Yes
(additional service)	\$	GFE #6 List		Yes

3. Charges That Can Change		GFE Line/Box Number	Good Faith Estimate Amt	Provider Not Required/Listed
Initial deposit for your escrow account		GFE #9	\$	NA
Daily interest charges	\$ /Day	GFE #10	\$	NA
Homeowner's insurance		GFE #11	\$	NA
Title Services and Lender's Title Insurance		GFE #4	\$	No
Owners Title Insurance		GFE #5	\$	No
Required Services You Can Shop For (GFE #6)				
<i>Service</i>	<i>Charge</i>			
(additional service)	\$	GFE #6 List		No
(additional service)	\$	GFE #6 List		No
(additional service)	\$	GFE #6 List		No
Total from GFE Box 6			\$	NA

Total from GFE Box B		\$	NA
----------------------	--	----	-----------

4. INFORMATION FOR COMPLETION OF LOAN TERMS SECTION – HUD-1/1A

Your initial loan amount is	\$					
Your 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 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 payment 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 a property taxes and homeowner’s insurance. You must pay these 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.					
	<table style="width:100%; border: none;"> <tr> <td style="width:50%; border: none;"><input type="checkbox"/> Property taxes</td> <td style="width:50%; border: none;"><input type="checkbox"/> Homeowner’s insurance</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Flood Insurance</td> <td style="border: none;"><input type="checkbox"/></td> </tr> <tr> <td style="border: none;"><input type="checkbox"/></td> <td style="border: none;"><input type="checkbox"/></td> </tr> </table>	<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"/> Property taxes	<input type="checkbox"/> Homeowner’s insurance					
<input type="checkbox"/> Flood Insurance	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					

5. ADDITIONAL INSTRUCTIONS
