

**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. Units	5. File Number: 13596640-1A	7. Loan Number: 1822021111	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 "T.O.C." were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower: GARY J ARTIM EMILY F DOUGLAS 1116 RICHMOND STREET EL CERRITO, CA 94530	E. Name and Address of Seller: Provident Funding Assoc. LP 851 Traeger Ave Suite 100 San Bruno, CA 94066	F. Name and Address of Lender: Provident Funding Assoc. LP 851 Traeger Ave Suite 100 San Bruno, CA 94066
G. Property Location: 1116 RICHMOND STREET EL CERRITO, CA 94530 Contra Costa County, California	H. Settlement Agent: 94-2696070 LSI Title Company, A California Corp (800)756-3524 Place of Settlement: 5 Peters Canyon Irvine, CA 92606	I. Settlement Date: February 27, 2012 Funding Date: Disbursement Date: March 2, 2012

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 sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement Charges to Borrower (Line 1400)	1,813.50	403.	
104. Payoff first mortgage to Provident Funding	70,286.24	404.	
105. Payoff second mortgage to		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406.	
107. County Taxes to		407.	
108. Assessments to		408.	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	72,099.74	420. Gross Amount Due to Seller	
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	72,000.00	502. Settlement charges to Seller (Line 1400)	

Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510.	
211. County Taxes to		511.	
212. Assessments to		512.	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	72,000.00	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)	72,099.74	601. Gross amount due to Seller (line 420)	
302. Less amount paid by/for Borrower (line 220)	(72,000.00)	602. Less reductions due Seller (line 520)	
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower:	99.74	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	

L. Settlement Charges

700. Total Real Estate Broker Fees			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:				
701.				
702.				
703.				
704.				
705.				
800. Items Payable in Connection with Loan				
801.	Our origination charge	\$1,059.00 (from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	\$-450.00 (from GFE #2)		
803.	Your adjusted origination charges	Provident Funding Assoc. L.P. (from GFE #A)	649.00	
804.	Appraisal fee	to LenderVend, LLC (from GFE #3)		
805.	Credit Report	to Provident Funding Assoc. L.P. (from GFE #3)		
806.	Tax service	to Provident Funding Assoc. L.P. (from GFE #3)		
807.	Flood certification	to Provident Funding Assoc. L.P. (from GFE #3)		
808.		to (from GFE #3)		
809.		to (from GFE #3)		
810.		to (from GFE #3)		
811.		to (from GFE #3)		
900. Items Required by Lender to Be Paid in Advance				
901.	Daily interest charges from 03/02/12 to 04/01/12 @ \$ 6.750000/day	(from GFE #10)	202.50	
902.	Mortgage insurance premium for months to	(from GFE #3)		
903.	Homeowner's insurance for years to	(from GFE #11)		
904.		(from GFE #11)		
905.		(from GFE #11)		
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			
1005.		months @ \$ per month		
1006.		months @ \$ per month		
1007.		months @ \$ per month		
1008.				
1009.	AGGREGATE ADJUSTMENT			
1100. Title Charges				
1101.	Title services and lender's title insurance	(from GFE #4)	875.00	
1102.	Settlement or closing fee	LSI Title Company, A California Corp \$575.00		
1103.	Owner's title insurance to LSI Title Company, A California Corp	(from GFE #5)		
1104.	Lender's title insurance to LSI Title Company, A California Corp	\$300.00		
1105.	Lender's title policy limit	\$ 72,000.00		
1106.	Owner's title policy limit			
1107.	Agent's portion of the total title insurance premium	\$264.00		
1108.	Underwriter's portion of the total title insurance premium	\$36.00		
1109.				
1110.				
1111.				
1112.				
1113.				
1203.	Transfer taxes	(from GFE #6)		
1204.	City/County tax/stamps			
1205.	State tax/stamps			
1206.				
1207.				
1300. Additional Settlement Charges				
1301.	Required services that you can shop for	(from GFE #6)		
1302.				
1303.				
1304.				
1305.				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			1,813.50	

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
	HUD-1 Line Number		
Our Origination Charge	# 801	1,099.00	1,099.00
Your Credit or Charge Points for the specific rate chosen	# 802	-450.00	-450.00
Your adjusted origination charge	# 803	649.00	649.00
Transfer taxes	# 1203	0.00	0.00
Charges That in Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	87.00	87.00
Title services and lender's title insurance	# 1101	875.00	875.00
Total		962.00	962.00
Increase between GFE and HUD-1 Charges		\$ 0.00 or	0.00%

Charges That Can Change		Good Faith Estimate	HUD-1
Daily interest charges	# 901 \$ 6.750000/day	114.75	202.50

Loan Terms

Your initial loan amount is	\$ 72,000.00
Your loan term is	15 years
Your initial interest rate is	3.3750 %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	\$ 510.31 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 _____ months 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 \$ _____.

	taxes and homeowner's insurance. You must pay these items on your own. <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: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Property taxes <input type="checkbox"/> Flood insurance <input type="checkbox"/> </div> <div> <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> <input type="checkbox"/> </div> </div>
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Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.