

1DWR/NORTHERN



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

First American Title Company Final Statement		B. Type of Loan 1-5. Loan Type: Conv. Unins.
		6. File Number: 435630-C
		7. Loan Number: 2200317769
		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 "POC" were paid outside this closing; they are shown here for informational purposes and are not included in the totals.		
D. Name & Address of Borrower: Melinda J. Reed 352 S. Riviere Court, Coeur d'Alene, ID 83814		
E. Name & Address of Seller: James E. Ellison		
F. Name & Address of Lender: US Bank NA 1550 American Blvd E #440 Bloomington, MN 55425		
G. Property Location: 352 S. Riviere Court, Coeur d'Alene, ID 83814		
H. Settlement Agent: First American Title Company Address: 1866 North Lakewood Drive, Coeur d'Alene, ID 83814		(208)667-0567
Place of Settlement Address: 1866 North Lakewood Drive, Coeur d'Alene, ID 83814		I. Settlement Date: 10/25/2012 Print Date: 10/24/2012, 1:52 PM Disbursement Date: 10/25/2012 Signing Date: 10/25/2012

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	197,500.00	401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	6,266.05	403. Total Deposits	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. Creditors' taxes		406. Creditors' taxes	
107. Property taxes		407. Creditors' taxes	
108. Assessments		408. Assessments	
109. Credits and other amounts due to or from the borrower	0.00	409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. Seller's Amount Due from Borrower	203,766.05	420. Seller's Amount Due to Seller	
200. Amounts Owed by or on Behalf of Borrower		500. Adjustments in amount Due to Seller	
201. Deposits received from	7,500.00	501. Credits (debits) for improvements	
202. Funds received on	1,000.00	502. Credits and debits for other items	
203. Credits received from		503. Credits and debits for other items	
204. Credits received from	500.00	504. Credits and debits for other items	
205. Credits received from	500.00	505. Credits and debits for other items	
206. Credits received from	500.00	506. Credits and debits for other items	
207. Credits received from	500.00	507. Credits and debits for other items	
208. Credits received from	500.00	508. Credits and debits for other items	
209. Credits received from	500.00	509. Credits and debits for other items	
210. Credits received from	500.00	510. Credits and debits for other items	
211. Credits received from	500.00	511. Credits and debits for other items	
212. Credits received from	500.00	512. Credits and debits for other items	
213. Credits received from	500.00	513. Credits and debits for other items	
214. Credits received from	500.00	514. Credits and debits for other items	
215. Credits received from	500.00	515. Credits and debits for other items	
216. Credits received from	500.00	516. Credits and debits for other items	
217. Credits received from	500.00	517. Credits and debits for other items	
218. Credits received from	500.00	518. Credits and debits for other items	
219. Credits received from	500.00	519. Credits and debits for other items	
220. Credits received from	500.00	520. Credits and debits for other items	
221. Credits received from	500.00	521. Credits and debits for other items	
222. Credits received from	500.00	522. Credits and debits for other items	
223. Credits received from	500.00	523. Credits and debits for other items	
224. Credits received from	500.00	524. Credits and debits for other items	
225. Credits received from	500.00	525. Credits and debits for other items	
226. Credits received from	500.00	526. Credits and debits for other items	
227. Credits received from	500.00	527. Credits and debits for other items	
228. Credits received from	500.00	528. Credits and debits for other items	
229. Credits received from	500.00	529. Credits and debits for other items	
230. Credits received from	500.00	530. Credits and debits for other items	
231. Credits received from	500.00	531. Credits and debits for other items	
232. Credits received from	500.00	532. Credits and debits for other items	
233. Credits received from	500.00	533. Credits and debits for other items	
234. Credits received from	500.00	534. Credits and debits for other items	
235. Credits received from	500.00	535. Credits and debits for other items	
236. Credits received from	500.00	536. Credits and debits for other items	
237. Credits received from	500.00	537. Credits and debits for other items	
238. Credits received from	500.00	538. Credits and debits for other items	
239. Credits received from	500.00	539. Credits and debits for other items	
240. Credits received from	500.00	540. Credits and debits for other items	
241. Credits received from	500.00	541. Credits and debits for other items	
242. Credits received from	500.00	542. Credits and debits for other items	
243. Credits received from	500.00	543. Credits and debits for other items	
244. Credits received from	500.00	544. Credits and debits for other items	
245. Credits received from	500.00	545. Credits and debits for other items	
246. Credits received from	500.00	546. Credits and debits for other items	
247. Credits received from	500.00	547. Credits and debits for other items	
248. Credits received from	500.00	548. Credits and debits for other items	
249. Credits received from	500.00	549. Credits and debits for other items	
250. Credits received from	500.00	550. Credits and debits for other items	
251. Credits received from	500.00	551. Credits and debits for other items	
252. Credits received from	500.00	552. Credits and debits for other items	
253. Credits received from	500.00	553. Credits and debits for other items	
254. Credits received from	500.00	554. Credits and debits for other items	
255. Credits received from	500.00	555. Credits and debits for other items	
256. Credits received from	500.00	556. Credits and debits for other items	
257. Credits received from	500.00	557. Credits and debits for other items	
258. Credits received from	500.00	558. Credits and debits for other items	
259. Credits received from	500.00	559. Credits and debits for other items	
260. Credits received from	500.00	560	