



A. Settlement Statement (HUD-1)

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1. Date of Loan		2. File Number: 229649		3. Loan Number: 0000630696		4. Mortgage Insurance Case Number:	
5. ☐ FSA ☐ RFS ☒ Conv. Unins. ☐ Conv. Ins.		6. ☐ FSA ☐ RFS ☒ Conv. Unins. ☐ Conv. Ins.		7. ☐ FSA ☐ RFS ☒ Conv. Unins. ☐ Conv. Ins.		8. ☐ FSA ☐ RFS ☒ Conv. Unins. ☐ Conv. Ins.	
9. ☐ 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.							
10. Name & Address of Borrower: ROULFE F. HEBERT JESS E. WHITE SANDS LANE POST FALLS, ID 83854				11. Name & Address of Seller: DAVID R. LEPIRE AND THEO ANN LEPIRE, TRUSTEES OF THE LEPIRE FAMILY TRUST, DATED NOVEMBER 8, 1994 13225 EAST MARIE CREEK ROAD COEUR D'ALENE, ID 83814		12. Name & Address of Lender: HOMESTREET BANK 20700 44TH AVE. W, STE. 500, LYNNWOOD, WA 98036	
13. Property Location: 13225 EAST MARIE CREEK ROAD COEUR D'ALENE, ID 83814 (KOOTENAI) (S0NC2W215050)				14. Settlement Agent: ALLIANCE TITLE & ESCROW CORP. 1270 NORTHWOOD CENTER CT., COEUR D'ALENE, ID 83814 (208) 667-3402		15. Settlement Date / Disbursement Date: 7/10/2014 / 7/14/2014	
16. Place Of Settlement: 1270 NORTHWOOD CENTER CT., COEUR D'ALENE, ID 83814 (208) 667-3402							

J. Summary of Borrower's Transaction	
100. Gross Amount Due From Borrower	
101. Contract sales price	\$217,500.00
102. Personal Property	
103. Settlement Charges to Borrower (line 1400)	\$6,269.65
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross Amount Due From Borrower	\$223,769.65
200. Amounts Paid By Or In Behalf Of Borrower	
201. Deposit or Earnest Money	\$2,000.00
202. Principal amount of new loan	\$150,000.00
203. Existing loan taken subject to	
204.	
205.	
206. Credit from Seller for Owners Title Insurance	\$1,055.00
207. Seller paid closing costs	\$2,500.00
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 1/1/2014 to 7/10/2014 @ \$959.40/Year	\$498.41
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	\$156,054.41
300. Cash At Settlement From/To Borrower	
301. Gross Amount Due From Borrower (line 120)	\$223,769.65
302. Less Amounts Paid By/For Borrower (line 220)	\$156,054.41
303. Cash ☒ From ☐ To Borrower	\$67,715.24

K. Summary of Seller's Transaction	
400. Gross Amount Due To Seller	
401. Contract sales price	
402. Personal Property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross Amount Due To Seller	
500. Reductions in Amount Due To Seller	
501. Excess deposit (see instructions)	
502. Settlement Charges to Seller (line 1400)	
503. Existing loan taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506. Credit from Seller for Owners Title Insurance	
507. Seller paid closing costs	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes 1/1/2014 to 7/10/2014 @ \$959.40/Year	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
600. Cash At Settlement To/From Seller	
601. Gross Amount Due To Seller (line 420)	
602. Less Deduction in Amt. Due To Seller (line 520)	
603. Cash ☐ To ☐ From Seller	

L. Settlement Charges			
700. Total Real Estate Broker Fees \$0			
Division of Commission (line 700) as follows:			
701.		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702.			
703. Commission paid at Settlement			
704.			
800. Items Payable in Connection With Loan			
801. Our origination charge \$2,395.00			
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #1)		
803. Your adjusted origination charges HomeStreet Bank	(from GFE #2)		
804. Appraisal Fee to Thomas Lind (POC \$450.00 by Lender)	(from GFE A)	\$2,395.00	
805. Credit Report to American Reporting Company	(from GFE #3)		
806. Tax service to CoreLogic	(from GFE #3)	\$27.00	
807. Flood certification to CoreLogic	(from GFE #3)	\$54.00	
808. Re-imburse HSB for appraisal paid to Thomas Lind to HomeStreet Bank	(from GFE #3)	\$11.00	
		\$450.00	
900. Items Required By Lender To Be Paid In Advance			
901. Daily interest charges from 7/14/2014 to 8/1/2014 @ 17.4658/day to HomeStreet Bank	(from GFE #10)	\$314.38	
902. Mortgage Insurance Premium	(from GFE #3)		
903. Homeowner's insurance for 12.00 months to USAA Casualty Insurance Company	(from GFE #11)	\$788.36	
1000. Reserves Deposited With Lender			
1001. Initial deposit for your escrow account			
1002. Homeowner's insurance 3 months @ \$65.70 per month \$197.10	(from GFE #9)	\$438.91	
1003. Mortgage insurance 0 months @ per month			
1004. Property taxes 4 months @ \$79.95 per month \$319.80			
1007. Aggregate Adjustment (\$79.99)			
1100. Title Charges			
1101. Title services and lender's title insurance			
1102. Settlement or closing fee to Alliance Title & Escrow Corp. \$344.50 each	(from GFE #4)	\$675.00	
1103. Owner's title insurance to Alliance Title & Escrow Corp.			
1104. Lender's title insurance to Alliance Title & Escrow Corp. \$380.00	(from GFE #5)	\$1,055.00	
1105. Lender's title policy limit \$150,000.00			
1106. Owner's title policy limit \$217,500.00			
1107. Agent's portion of the total title insurance premium to Alliance Title & Escrow Corp.			
1108. Underwriter's portion of the total title insurance premium to Chicago Title Insurance Company			
1109. Courier 1109 Fee to Alliance Title & Escrow Corp. \$20.00			
1200. Government Recording and Transfer Charges			
1201. Government recording charges			
1202. Deed \$10.00 Mortgage \$43.00 Releases \$	(from GFE #7)	\$63.00	
1203. Transfer taxes			
1204. City/County tax/stamps Deed \$ Mortgage \$	(from GFE #8)		
1205. State tax/stamps Deed \$ Mortgage \$			
1206. eRecording Fees Paid to Simplifile - Buyer/Borrower to Alliance Title & Escrow Corp. \$10.00			
1300. Additional Settlement Charges			
1301. Required services that you can shop for			
1302. Survey	(from GFE #6)		
1303. Pest inspection			
1305. Septic Pumping to Little Stinker Septic Pumping Services \$560.00			
1306. Well Test to United Crown Pump & Drilling \$670.00			
1307. Chimney Inspection and Report to Black's Chimney and Fireplace Service \$149.95			
1400. Total Settlement Charges (enter on line 103, Section J and 532, Section K)		\$6,269.65	

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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
Your origination charge	# 801	\$2,395.00	\$2,395.00
Your credit or charge (points) for the specific interest rate chosen	# 802		
Your adjusted origination charges	# 803	\$2,395.00	\$2,395.00
Transfer taxes	# 1203		

Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	\$80.00	\$63.00
Title services and lender's title insurance	# 1101	\$1,433.50	\$675.00
Owner's title insurance to Alliance Title & Escrow Corp.	# 1103	\$1,055.00	\$1,055.00
Re-imburse HSB for appraisal paid to Thomas Lind	# 808	\$450.00	\$450.00
Credit Report to American Reporting Company	# 805	\$27.00	\$27.00
Tax service to CoreLogic	# 806	\$54.00	\$54.00
Flood certification to CoreLogic	# 807	\$11.00	\$11.00
	#		

Total	\$3,110.50	\$2,335.00
Increase between GFE and HUD-1 Charges	-\$775.50 or	-24.93168 %

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	\$0.00	\$436.91
Daily interest charges	# 901 \$17.4658 /day	\$314.38	\$314.38
Homeowner's insurance	# 903	\$600.00	\$788.36
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	\$ 150,000.00
Your loan term is	30.00 years
Your initial interest rate is	4.25 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 737.91 includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No. ☐ 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?	☒ No. ☐ 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?	☒ No. ☐ 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?	☒ No. ☐ Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	☐ 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. ☒ You have an additional monthly escrow payment of \$ 145.65 that results in a total initial monthly amount owed of \$ 883.56 . This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property taxes ☒ Homeowner's insurance ☐ Flood insurance ☐ ☐

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

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I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is 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.

BORROWERS

ROLFE F. HEBERT

SELLERS

David R. Lepire and Theo Ann Lepire, Trustees of the Lepire Family Trust, dated November 1994
By: David R. Lepire, Trustee

David R. Lepire and Theo Ann Lepire, Trustees of the Lepire Family Trust, dated November 1994
By: Theo Ann Lepire

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

KELLIE SWEENEY

7/10/2014

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