

Settlement Statement (HUD-1A)
Optional Form for Transactions without Sellers

OMB Approval No. 2502-0265

Name & Address of Borrower:	Name & Address of Lender: First Flight Federal Credit Union 1815 Kildaire Farm Rd. Suite A Cary, NC 27518
Property Location (if different from above):	Settlement Agent: First Flight Federal Credit Union
	Place of Settlement:
Loan Number:	Settlement Date:

L. Settlement Charges	M. Disbursement to Others
800. Items Payable in Connection with Loan	1501.
801. Our origination charge (from GFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen (from GFE #2)	1502.
803. Your adjusted origination charges (from GFE A)	
804. Appraisal fee to (from GFE #3)	1503.
805. Flood certification (from GFE #3)	
806. (from GFE #3)	1504.
807. (from GFE #3)	
808. (from GFE #3)	1505.
900. Items Required by Lender to be Paid in Advance	
901. Daily interest charges from to /day (from GFE #10)	1506.
902. Mortgage insurance premium for months to (from GFE #3)	1507.
903. Homeowner's insurance for year (from GFE #11)	1508.
904.	
1000. Reserves Deposited with Lender	1509.
1001. Initial deposit for your escrow account (from GFE #9)	
1002. Homeowner's insurance months @ per month	1510.
1003. Mortgage insurance months @ per month	
1004. Property taxes months @ per month	1511.
1005. months @ per month	
1006. months @ per month	1512.
1007. Aggregate Adjustments	
1100. Title Charges	1513.
1101. Title services and lender's title insurance (from GFE #4)	
1102. Settlement or closing fee	1514.
1103. Owner's title insurance (from GFE #5)	
1104. Lender's title insurance	1515.
1105. Lender's title policy limit	
1106. Owner's title policy limit	1520. Total Disbursed
1107. Agent's portion of the total title insurance premium	(enter on line 1603)
1108. Underwriter's portion of the total title insurance premium	

1200. Government Recording and Transfer Charges	N. NET SETTLEMENT
1201. Government recording charges (from GFE #7)	
1202. Deed Mortgage Releases	1600. Loan Amount
1203. Transfer taxes (from GFE #8)	
1204. City/County tax/stamps Deed Mortgage	1601. Plus Cash/Check from Borrower
1205. State tax/stamps Deed Mortgage	
1206.	1602. Minus Total Settlement Charges (line 1400)
1300. Additional Settlement Charges	
1301. Required services that you can shop for (from GFE #6)	1603. Minus Total Disbursements to Others (line 1520)
1302. Pest Inspection (from GFE #3)	
1303.	
1304.	
1305.	1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)
1400. Total Settlement Charges (enter on line 1602, Section N)	

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.

