

Settlement Statement			U.S. Department of Housing and Urban Development			OMB Approval No. 2502-0491		
Name & Address of Borrower: Refi In VA			Name & Address of Lender: Your Lender 1234 Anywhere City, MD 21701					
Property Location : NA 1234 Anywhere St., Your Town, VA 00000			Settlement Agent: The South Mountain Group, Inc. (301) 524-2948			Place of Settlement: 3255 Brockton Drive, Jefferson, MD 21755 TIN: 30-0294867		
Loan Number:			Settlement Date: 01/01/2007					
File Number: 1052								
L. Settlement Charges			M. Disbursements to Others					
800	Items payable in connection with loan							
801	Loan origination fee	0.00						
802	Loan discount	0.00	1501					0.00
803	Appraisal fee	0.00						
804	Credit report	0.00	1502					0.00
805	Lender's inspection fee	0.00						
806	Mortgage insurance application fee	0.00	1503					0.00
807	Assumption fee	0.00						
808	Flood Cert. Fee	0.00	1504					0.00
809	Tax Service Fee	0.00						
810	Document Preparation Fee	0.00	1505					0.00
811	Processing Fee	0.00						
900	Items required by lender to be paid In advance		1506					0.00
901	Interest from	0.00						
902	Mortgage insurance premium for	0.00	1507					0.00
903	Hazard insurance premium for	0.00						
904		0.00	1508					0.00
1000	Reserves deposited with lender							
1001	Hazard insurance	0.00	1509					0.00
1002	Mortgage insurance	0.00						
1003	City property taxes	0.00	1510					0.00
1004	County property taxes	0.00						
1005	Annual assessments (maint.)	0.00	1511					0.00
1006		0.00						
1007		0.00	1512					0.00
1008	Aggregate Adjustment	0.00						
1100	Title charges		1513					0.00
1101	Settlement or closing fee to The South Mountain Group, Inc.	425.00						
1102	Abstract or title search to GAC	210.00	1514					0.00
1103	Title examination to The South Mountain Group, Inc.	175.00						
1104	Title insurance binder	0.00	1515					0.00
1105	Document preparation to The South Mountain Group, Inc.	175.00						
1106	Notary fees	0.00	1516					0.00
1107	Attorney's fees to	0.00						
	includes above items no.:		1517					0.00
1108	Title insurance	0.00						
	includes above items no.:		1518					0.00
1109	Lender's coverage							
1110	Owner's coverage		1519					0.00
1111	Wire Fee to The South Mountain Group, Inc.	25.00						
1112	Courier Fee to The South Mountain Group, Inc.	35.00						
1113	Judgments	0.00						
			1520 Total Disbursed					0.00
1200	Government recording and transfer charges							
1201	Recording fees:	0.00						
1202	City/county tax/stamps:	0.00						
1203	State tax/stamps:	0.00						
1204		0.00						
1205		0.00						
1300	Additional settlement charges							
1301	Survey	0.00	1601	Loan Amount				100,000.00
1302	Pest inspection	0.00	1602	Plus Check/Cash from Borrower				0.00
1303		0.00	1603	Minus total settlement charges (line 1400)				1,045.00
1304		0.00	1604	Minus Total Disbursements to Others (line 1520)				0.00
1305		0.00						
1306		0.00						
1307		0.00						
1400	Total settlement charges (enter on line 1602)							98,955.00

The undersigned hereby acknowledges receipt of a completed copy of this statement. To the best of my knowledge the HUD-1A ref. RESPA Settlement Statement is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

 The South Mountain Group, Inc. (301) 524-2948
 Settlement Agent
 Form HUD-1A ref. RESPA (2/94)

X _____ Borrower
 Refi In VA
 X _____ Borrower