

SAVE KEY. DO NOT USE UNLESS
Copyright 1991, James W. Giarrusso, Esq.
ITS OWN NAME.

309 Omni Drive * Somerville, NJ 08876 * (908) 359-0341

1st Step:

2nd Step:

All other steps:

=====

FOR BETTER FILE MANAGEMENT, USE OUR SAVE MENU, NOT 123'S

If you save NOW, you will be saving the file as

On the last save, this file was saved as

Err:508

A.

B. TYPE OF LOAN

C.

are shown. Items marked "(p.o.c.)" were paid outside closing; they are shown here for informational purposes and are not included in the totals.

D.

G.

J.

100.

101.

Sheet1

102.
103.
104.
105.

106.
107.
108.
109.
110.
111.
112.
120.

200.
201.
202.
203.
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210.
211.
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300.
301.
302.
303.

Return to autoexec

Retrieve Refinance.WK1

HOSEN FILE HAS BEEN GIVEN

Copyright 1991, James W. Giarrusso, Esq.

Date goes he

FOR MENU OF CHOICES, PRESS ALT AND "M" KEYS TOGETHER
Menu will appear on top portion of screen.

=====

Last

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

- 1. ___ FHA 2. ___ FMHA 3. ___ CONV. UNINS.
- 4. ___ VA 5. ___ CONV. INS.

NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement age

NAME AND ADDRESS OF BORROWER:

Er
Er
Er
Er
Er

PROPERTY LOCATION:

Er
Er
Er
Er
Er

SUMMARY OF BORROWER'S TRANSACTION:
GROSS AMOUNT DUE FROM BORROWER
Contract sales price

Personal property
Settlement charges to borrower (line 1400)

Adjustments for items paid by seller in advance
City/town taxes
County taxes
Assessments

GROSS AMOUNT DUE FROM BORROWER

AMOUNTS PAID BY OR IN BEHALF OF BORROWER

Deposits or earnest money
Principal amount of new loan(s)
Existing loan(s) taken subject to

Adjustments for items unpaid by seller
City/town taxes
County taxes
Assessments

TOTAL PAID BY/FOR BORROWER

CASH AT SETTLEMENT FROM OR TO BORROWER

Gross amount due from borrower (line 120)
Less amounts paid by/for borrower (line 220)

ALT & C
Calculation Detail
to be provided
with draft of

Sellers'
RESPA

Enter data
Enter law office stds
goto page One
goto page Two
goto IRS form

Finish Entering Data

Print page1
print page2
Print 1099REQUEST
Print settings

HOT KEY INSTALLATION:

Alt + D
Macro to ease
insertion of dates
into Lotus Form by
novices.

DEFAULT
DEFAULT1
DATELBL
DATELBL1

LINE1
LINE2
LINE123

\w

KEY
RELEASE
REL2.2&3
ONBORDERS
BOXCHAR

\O

Combo

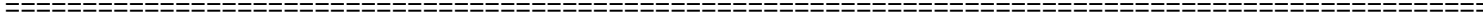
O_1
O_2
O_3
O_4
O_5
O_6
O_~
O_{Esc}

T_1
T_2
T_3
T_4
T_5
T_6
T_~
T_{Esc}

HUD-1 SETTLEMENT STATEMENT (BUY)

ENTER CLOSING DATE USING:

ENTER CLIENT DATA (See Menu Alt & M)
Available on the menu (Alt & M) or by macro.



COUNTY

{\x}calculations~{esc}lp2~mt.5~l1.5~q/pgq{esc}/WGZN{HOME}{INDICATE}{quit}

Alt + E
Alt + L
Alt + O
Alt + T
Alt + I

Alt + R
Alt + F

Alt + P
Alt + Q
Alt + H
Alt + X

HOT KEY:

Blank ---->

Alt + S

```
{paneloff}{goto}ar82~{goto}as87~/c{down 5}{right 5}{?}{esc 3}{goto}as94~{panelon}{indicate WAIT}{edit}Please wait about on  
/reD130~/cD133~D130~  
/cD134~D131~{indicate}{home}{goto}sdate~{s}{quit}  
{if +D127-D128>60}{goto}ar82~{goto}at87~/re{down 5}~{goto}as87~/c{down 5}{right 5}{?}{esc 3}  
{home}{goto}sdate~{quit}
```

```
{paneloff}{goto}ar82~{goto}as87~/c{down 5}{right 5}{?}{esc 3}{goto}as94~{panelon}{indicate WAIT}{edit}Please wait about on  
/reD130~/cD133~D130~  
/cD134~D131~{indicate}{home}{goto}sdate~{s}{quit}  
{if +D127-D128>60}{goto}ar82~{goto}at87~/re{down 5}~{goto}as87~/c{down 5}{right 5}{?}{esc 3}  
{home}{goto}sdate~{quit}
```

```
{indicate WAIT}{home}{goto}sdate~{Windowsoff}{Paneloff}  
{Contents DEFAULT1,DEFAULT,12,121}  
/rfd4~{indicate DATE}
```

```
{INDICATE WAIT}{IF DATELBL="" }+DEFAULT~/rv~/CDEFAULT1~DATELBL~{Quit}
```

```
{If @Iserr(@Datevalue(DATELBL1)=1)}{Beep 4}{Branch \D}  
+@Datevalue(DATELBL1)~/rv~~{INDICATE}{Quit}
```

06/18/91
06/28/91

```
{Getlabel "Enter DATE as mm/dd/yy:  
:",DATELBL}~
```

```
{Indicate HELP}{Paneloff}{Windowsoff}  
{Ifkey up}{Let Release,2.01}~  
{Ifkey help}{Let Release,2.2}~  
{Ifkey zoom}{Let Release,3}~
```

```
{GOTO}I163~/dfHELP1~{ESC}..{Windowson}.  
{Get KEY}{Esc 4}
```

```
{Indicate}{Panelon}{Return}
```

1

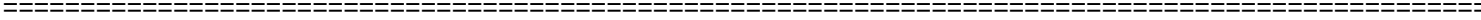


```
{\w}  
{DISPATCH +"O_"&KEY}  
{Quit}  
{\w}  
{DISPATCH +"T_"&KEY}  
{Quit}
```

Macro

```
{GOTO}PAGE1~{quit}  
{GOTO}page1~{RIGHT 14}{quit}  
{GOTO}B47~{quit}  
{GOTO}B47~{RIGHT 14}{quit}  
{GOTO}B74~{GOTO}B90~{quit}  
{GOTO}B74~{GOTO}B90~{RIGHT 14}{quit}  
{Quit}  
{Quit}
```

{GOTO}PAGE2~{quit}
{GOTO}page2~{RIGHT 12}{quit}
{GOTO}X133~{quit}
{GOTO}X133~{RIGHT 12}{quit}
{GOTO}X149~{GOTO}X154~{quit}
{GOTO}X149~{GOTO}X154~{RIGHT 12}{quit}
{Quit}
{Quit}



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```
/WWC{goto}aq65~{goto}ar69~/c{down 11}{right 4}{?}{esc 3}{goto}QUESTIONS~{RIGHT}{down 3}/wtb{right}/WWW/WWS{win  
{goto}LAWOFFICE~{down}{down}{right 4}/wtb/rilawdata~/WTC{HOME}{goto}sdate~{quit}  
{GOTO}page1~{quit}  
{GOTO}page2~{quit}  
{GOTO}1099request~{quit}  
{x}registration~{esc}p{\G}mt.5~l1.5~q/pgq{esc}/WGZN{HOME}{INDICATE}{quit}  
{WINDOWSOFF}{PANELOFF}/WTC/WWC{GOTO}AP88~{GOTO}AP105~/WWH/WWU{WINDOWSON}{HOME}{goto}sdate~{
```

```
{x}page1~{esc}/llrespa.als~q/pgq{esc}/WGZN{HOME}{INDICATE}{quit}  
{x}page2~{esc}/llrespa.als~q/pgq{esc}/WGZN{HOME}{INDICATE}{quit}  
{x}1099request~/lml1~/pgq{esc}/WGZN{HOME}{INDICATE}{quit}  
/WGZY{INDICATE Print}{PANELOFF}{goto}Ap46~{goto}aR52~/c{down 4}{right 4}{?}{esc 3}{home}/CrighT~C2~  
{IF @ISAPP("ALLWAYS")=0}{APP4}AALLWAYS~NQ  
{APP4}IALLWAYS~/pcopq/prcrs
```

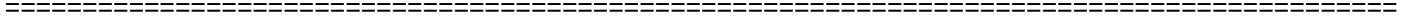
```
{home}{goto}sdate~{INDICATE Save}{PANELOFF}/rvH2~h126~/rvh126~h2~/CRIGHT~C2~/cFILENAME~e125~/RVtime~D1  
RESPA  
~R{ESC}{PANELON}{indicate}{QUIT}
```

Second Key Explanation of macro

If ENTER is hit, cancel two key macro
If ESCAPE is hit, cancel two key macro

If ENTER is hit, cancel two key macro
If ESCAPE is hit, cancel two key macro

which is a



at

Err:508

Err:508

Err:508

Err:508

Err:508

Err:508

TAX ADJUSTMENT DATE CALCULATION AREA

PUTS CORRECT DATE IN CELLS F55 AND K55 or D74 AND L74:

(not through) THIS DATE
Used when taxes are paid beyond closing date

at

<---
<---
<---
<---
<---

Sheet1

<---

<---

<---

<---

<---

<---

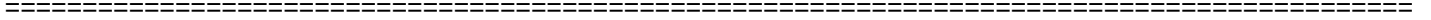
Lines 1,2,3 and 123 are necessary to work in Lotus 2.01, if 2.2 or 3.0, formulae could be entered in Getlabel directly.

<---

<---

<---

ALT & D



E. NAME, ADDRESS AND TIN OF SELLER:

Err:508
Err:508
Err:508
Err:508
Err:508
Err:508
Err:508

QUARTERLY ADJUSTMENTS TO



Turns Windows and Panel off

Puts the default date in format 121 (ie. mm/dd/yy) for Getlabel to display

Formats current cell to date format 4, ie. mm/dd/yy

This is Formulae : LINE1&LINE2&LINE3

If nothing is typed in response to {Getlabel}, use Default date and freeze it with /rv~~(necessary if @now was default)

Sheet1

If an "illegal date was typed in, beep and ask for date again by branching to /D
If legal date, turn it into a Lotus date number, freeze it, and quit

This is Default expressed as a Lotus date number

This is default expressed as a string

DATELBL, the date, as a label as typed in response to {Getlabel} is stored here.

DATELBL1, this is formula to strip away dividers and replace with acceptable "/" characters

First part of {Getlabel}

Last part of {Getlabel}

Formula

#NAME?

=====

#NAME?

RESPA.WK1

20:34

H. SETTLEMENT AGENT: NAME, ADDRESS AND TIN

Err:508

TIN:

PLACE OF SETTLEMENT:

Err:508

Err:508

Err:508

#NAME?

Sheet1

#NAME?
#NAME?

#NAME?

#NAME?
#NAME?

Err:508

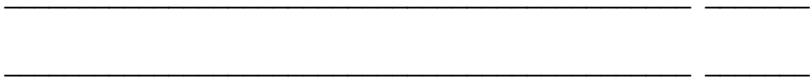
#NAME?
#NAME?
#NAME?

#NAME?

#NAME?
#NAME?

Err:508

Err:508
Err:508
Err:508



Sheet1

04/01/91
07/01/91
10/01/91
01/01/91

LAW OFFICE STANDARD INFORMATION

Settlement Agent:
Your Address

Your Taxpayer ID Number (TIN):
The state where the property is located:

Attorney Fees charged to Client(s)
Filing Fee Charged Per Document:

Fee per overnight delivery:

TYPE ENTER TO RETURN TO MAIN MENU

3.00
01/29/23

=====

SETTLEMENT STATEMENT

6. FILE NUMBER

0

8. MORT. INS. CASE NO.:

Err:508

K. SUMMARY OF SELLER'S TRANSACTION:

400.

GROSS AMOUNT DUE TO SELLER

401.

Contract sales price

Sheet1

402.	Personal property	
403.		
404.		
405.		
	Adjustments for items paid by seller in advance	
406.	City/town taxes	
407.	County taxes	
408.	Assessments	
409.		Err:508
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(s) taken subject to	
504.	Payoff of 1st mortgage loan	
505.	Payoff of 2nd mortgage loan	
506.	1st Lender:	
507.	Account Number:	
508.		Err:508
509.		Err:508
	Adjustments for items unpaid by seller	
510.	City/town taxes	
511.	County taxes	
512.	Assessments	
513.		Err:508
514.		
515.		
516.		
517.		
518.		
519.		
520.	TOTAL REDUCTION AMOUNT DUE SELLER	
600.	CASH AT SETTLEMENT TO OR FROM SELLER	
601.	Gross amount due to seller (line 420)	
602.	Less reduction amount due seller (line 520)	
603.		Err:508

(1)
(2)
(3)

Title Insurance to:

Deed:
Mortgage:
Mortgage Release:

NJ Realty Transfer Fee Calculation

R.T. Fee w/o exemption:

R.T. Fee w/ #1 Exemption:

R.T. Fee w/#2 Exemption:

Choice between A and B:

Choice between C and D:

R.T. Fee w/#3 Exemption:

Choice between E and F:

Determination of proper December 31st
to use in pro-rata calculations for
the closing date set for
is: ----->

Number of Days in Month of Closing:

#NAME?
#NAME? "GOTO PAGE" H E L P FACILITY
#NAME?
#NAME?
#NAME? What part of the page would you like to go to? Enter 1 - 6
#NAME?
#NAME? 1
#NAME?
#NAME?
#NAME?
#NAME? 3 -----
#NAME?
#NAME?
#NAME?
#NAME?
#NAME? 5
#NAME?

7. LOAN NUMBER

Err:508

F. NAME AND ADDRESS OF LENDER:

Err:508
Err:508
Err:508
Err:508

Err:508
Err:508
Err:508

I. SETTLEMENT DATE:

Err:508

Sheet1

Err:508 to
to
Err:508 to
Err:508 to

Err:508
Err:508
Err:508

Err:508
Err:508
Err:508
Err:508

Err:508 to
to
Err:508 to
Err:508 to

Err:508
Err:508
Err:508

Straight Rate	109 srate
Reissue Rate	94 rrate
Strght Rate @ Reissue Price	109 srrate
Premium	109 premium

LAW DATA

GO TO LAW OFFICE INFORMATION
 YOUR ADDRESS #1 from Law Office Data
 YOUR ADDRESS #2 OR CITY, STATE ZIP
 YOUR CITY STATE ZIP OR PHONE #
 11-1234567
 NEW JERSEY
 YOUR USUAL TITLE CO.

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

TEXT USED IN FORMULAS,
 DO NOT TOUCH!

\$0.00 |

\$0.00 |

\$0.00 |

\$0.00 |

\$0.00 |

\$0.00 |

\$0.00 |

CASH (_X_TO) (__FROM) SELLER

CASH (__TO) (_X_FROM) SELLER

CASH (_X_FROM) (__TO) BORROWER

CASH (__FROM) (_X_TO) BORROWER

2nd Lender:

Upper Court Search Fee

IGNORE THIS LINE

P.O.C.

ZERO

Homeowner Assoc Dues

and

06/28/1991 |

12/31/1990 |

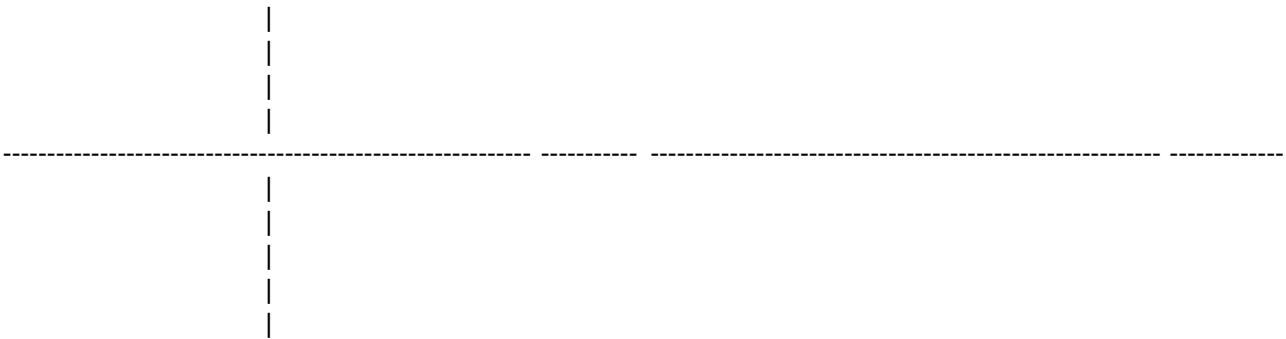
#NAME? |

#NAME? |

#NAME? |

#NAME?
#NAME?
#NAME?
#NAME?

<Enter> or <Esc> to exit



Sheet1

F6 to Get Help AND F6 to Leave Help
When Finished with Data, Enter Alt & F
Questions

- * _____
- * NAME OF THIS FILE:
- * Your file number:
- * Your Quicken Category:
- *
- * Name of Borrower #1:
- * Name of Borrower #2:
- * Borrowers Address - Line 1:
- * Borrowers Address - Line 2:
- * Borrowers Address - Line 3:
- *
- * Name of Seller #1:
- * Name of Seller #2:
- * Sellers Address - Line 1:
- * Sellers Address - Line 2:
- * Sellers Address - Line 3:
- *
- * Borrower #1 Social Security No.
- * Borrower #2 Social Security No.
- * Seller #1 Social Security No.
- * Seller #2 Social Security No.
- * =====
- * Name of Seller's Realtor
- * Name of Buyer's Realtor
- * Total Realtor Commission Percentage
- * % to Seller's Broker <<ie 3>>
- * % to Buyer's Broker <<ie 3>>
- * Multiple Listing Service (MLS)
- * =====
- * Property location:
- * Tax Map Block & Lot:
- * street address:
- * municipality:
- * county:
- * =====
- *
- * 101. Contract Sales price
- * 102. Personal Property
- * 201. Deposit or earnest money
- * FYI: CLOSING DATE (From Cell B5)-->
- * FYI: Day of Week of closing is---->
- * FYI: Closing on the nth day of year
- * =====
- * Annual Property taxes
- * FYI: Computed Tax Per Diem ----->
- * Total Prop Taxes Paid this year

#NAME?

#NAME?

Sheet1

#NAME? * FYI: Amount Seller Should Pay ---->
* 1/4 THROUGH which taxes are paid:
* FYI: Taxes Due From Seller----->
* FYI: Taxes Due From Buyer ----->
* =====
#NAME? * Monthly Homeowner Assoc Dues
* FYI: Computed Assoc. Per Diem ---->
#NAME? * Total Assoc Dues Paid This Month
#NAME? * FYI: Amount Seller Should Pay ---->
* FYI: Assoc Dues From Seller----->
* FYI: Assoc Dues From Buyer ----->
* =====
Err:508 * Total Assessments This Year:
* FYI: Computed Assess. Per Diem --->
* Assessments Paid by Seller:
#NAME? * FYI: Assessment From Seller----->
#NAME? * FYI: Assessment From Buyer ----->
#NAME? * =====
#NAME? * Name of Lender - 1st Mtge Payoff:
#NAME? * Account Number:
* Total Amount Due on Payoff Stmtnt:
* EFFECTIVE DATE OF ABOVE PAYOFF:
* PER DIEM THEREAFTER:
* # Days of Per Diem After Closing:
* FYI: COMPUTED TOTAL PER DIEM ----->
#NAME? * FYI: Payoff of 1st mortgage ---->
* According to your data, payoff
#NAME? * must clear the first lender by
#NAME? * which is this date:----->
* =====
* Name of Lender - 2nd Mtge Payoff:
* Account Number:
* Total Amount Due on Payoff Stmtnt:
* EFFECTIVE DATE OF ABOVE PAYOFF:
* PER DIEM THEREAFTER:
Err:508 * # Days of Per Diem After Closing:
* FYI: COMPUTED TOTAL PER DIEM ----->
* FYI: Payoff of 2nd mortgage ---->
* According to your data, payoff
Err:508 * must clear the second lender by
Err:508 * which is this date:----->
Err:508 * =====
* Place of Settlement Line 1:
* Place of Settlement Line 2:
* Place of Settlement Line 3:
* =====
* Name of New MORTGAGE LENDER:
* Lender's Loan #
* Lender Address Line 1:

Sheet1

	* Lender Address Line 2:
	* Lender Address Line 3:
	* 202. Amount of New Loan(s)
	* Interest Rate of Loan
	* 203. Existing loan(s)taken subject to
	* =====
	* 801-Borrower's Loan Origination pts
	* FYI: Computed Origination Fee --->
	* How much of orig. fee was P.O.C.?
_____	* 802-Seller's Loan Discount pts
_____	* FYI: Computed Loan Discount Fee -->
agent	* How much discount fee was P.O.C.?
place1	* 805. Lender's Inspctn fee IF POC
place2	* Lender's Inspection fee IF NOT POC
place3	* 806. PMI Application fee amount
tin	* 808. Lender's Application fee
state	* 810. Lender's Atty Fees IF POC
titinsu	* Lender's Atty Fees IF NOT POC
esqfeeB	* Lender Attorney Fees Payable to:
	* =====
perdeed	* 901. New loan Interest per day:
permtge	* DAYS IN BANKING YEAR (360 or 365)
perrelease	* Interest payable FROM (F2)
peronight	* Interest payable TO (F2)
	* New Loan Total Interest
_____	* 902. PMI Premium in advance
	* 903. Hazard Ins. Premium per year
_____	* 904. Prop Taxes to pay at Closing
	* Quarter to be paid(1,2,3 or 4)
_____	* 1003. Lender Prop. Tax Escrow/month
	* Number of mos. tax escrow
_____	* 1001 Lender Hazrd Ins Escrow/month
	* Number of mos. insurance escrow
_____	* 1002. Lender PMI escrow/month
	* No. of mos. rq'd advance pmt
_____	* Name of Seller's Attorney
	* Attorney fees charged to seller
_____	* =====
	* TITLE INSURANCE:
_____	* How much of the purchase price is being
	* insured at the REISSUE rate?
_____	* FYI: Based on your previous answer, the following is the
	* amount insured at STRAIGHT rate:
_____	* FYI: Search and Premium ----->
	* Simultaneous Policy
_____	* Survey Endorsement

Sheet1

- * Tax, Assess, Water, Sewer
- * Upper Courts (\$15/30)
- * Adjustable Rate Endorsement (\$0/25)
- * Other (i.e. Flood Search)
- *

* FYI: Total Title Insurance Bill -->

* =====

* 1201. Recording fees:

- * NUMBER of Deeds
- * NUMBER of Mortgages
- * NUMBER of Releases
- *

* New Jersey Realty Transfer Fee EXEMPTIONS if Seller is:

- * 0. NO EXEMPTION..FULL FEE
- 1. Sr Citizen, Blind or Disabled
- 2. Entitled to Total Exemption
- 3. Builder of NEW CONSTRUCTION

#NAME?

#NAME?

#NAME?

#NAME?

#NAME?

Enter 1, 2 or 3 if applicable--->

FYI: NJ Realty Transfer Fee ----->

#NAME?

1205. # of Notice(s) of Settlement

2 #NAME?

1301. Survey to:

#NAME?

Amount charged to borrower

#NAME?

1302. Pest Inspection to:

#NAME?

Amount charged to borrower IF POC

----- 4

#NAME?

Amount charged to borrower NOT POC

#NAME?

No. of Overnight Delivery charges:

#NAME?

TO BORROWER:

#NAME?

TO SELLER:

#NAME?

Wiring Charges TO BORROWER:

6 #NAME?

Wiring Charges TO SELLER:

#NAME?

PRESS ALT & F TO LEAVE DATA ENTRY

=====

		*
	range name	*
Your Data Column		*
		*
RESPA	filename	*
	number	*
	quicken	*
		*
UNREGISTERED COPY	borrowerA	*
	borrowerB	*
	badd1	*
	badd2	*
	badd3	*
		*
	sellerA	*
	sellerB	*
	sadd1	*
	sadd2	*
	sadd3	*
	borrAss#	*
	borrBss#	*
	socsecA	*
	socsecB	*
=====		*
	listor	*
	broker	*
		*
6.00%	listper	*
3	broper	*
3	mls	*
\$22.50		*
=====		*
	property	*
BLOCK LOT	blocklot	*
Err:508	street	*
	municipal	*
	county	*
=====		*
		*
\$0.00	price	*
\$0.00	personal	*
\$0.00	deposit	*
06/28/1991 *		*
#NAME? *		*
#NAME? *		*
=====		*
\$0.00	yrtax	*
#NAME? *	taxperdiem	*
\$0.00	pdtax	*

#NAME? *	*
2	pdquarter *
#NAME? *	seltax *
#NAME? *	buytax *
=====	*
\$0.00	*
#NAME? *	*
\$0.00	*
#NAME? *	*
#NAME? *	seldues *
#NAME? *	buydues *
=====	*
\$0.00	ygrassment *
#NAME? *	assperdiem *
\$0.00	pdass *
#NAME? *	selass *
#NAME? *	buyass *
=====	*
	oldlndr *
	account1 *
\$0.00	p&i1 *
06/01/91	p&idate1 *
\$0.00	perdiem1 *
3	clearing1 *
#NAME? *	*
#NAME? *	first *
	*
#NAME? *	*
#NAME? *	*
=====	*
	oldrlndr *
	account2 *
\$0.00	p&i2 *
06/01/91	p&idate2 *
\$0.00	perdiem2 *
3	clearing2 *
#NAME? *	*
#NAME? *	second *
	*
#NAME? *	*
#NAME? *	*
=====	*
Err:508	padd1 *
Err:508	padd2 *
Err:508	padd3 *
=====	*
	LENDER *
	loan# *
	ladd1 *

	ladd2 *
	ladd3 *
\$0.00	newloan *
0.000%	intrate *
	existing *
=====	*
0	origpts *
\$0.00 *	origfee *
\$0.00	origpoc *
0	discpts *
\$0.00 *	discfee *
\$0.00	discpoc *
\$0.00	inspfee *
\$0.00	inspect *
\$0.00	appamt *
\$0.00	aplfee *
\$0.00	esqfeelpoc *
\$0.00	esqfeel *
	lendatty *
=====	*
\$0.00	interest *
365	*
06/28/1991	*
07/01/91	enddate *
\$0.00	*
\$0.00	MIPYR *
	*
\$0.00	hipyr *
\$0.00	proptax *
#NAME?	quarter *
	*
\$0.00	lendertax *
0	lendtaxmo *
\$0.00	lenderHIP *
0	HIPmo *
0	lenderPMI *
0	lendpmimo *
	esqfee *
\$0.00	esqfeeS *
=====	*
	*
	*
\$0.00	reissue *
	*
\$0.00	straight *
	*
\$109.00 *	*
\$20.00	mtgepolicy *
\$10.00	surveyendorse *

Sheet1

\$20.00	taxsearch *
\$15.00	upcourt *
\$25.00	vrateendorse *
\$15.00	*
	*
\$214.00 *	borrowtitle *
=====	*
	*
1	numdeed *
1	nummtge *
#NAME?	numrel *
	*
	*
	*
	*

0	rtexempt
\$0.00 *	

2	numNOS
	surveyor
\$0.00	surveyorB
	pest
\$0.00	pestpoc
\$0.00	pestfee

0	Bonight
0	Sonight
\$0.00	Bwire
\$0.00	Swire

=====

REQUEST FOR TAXPAYER IDENTIFICATION NUMBER
AND SUBSTITUTE IRS FORM 1099-S

To:

The Settlement Agent ("Agent") may be required to file an information return with the Internal Revenue Service, under Internal Revenue Code Section 6045(e), regarding the real estate transaction described below in which you are expected to be the transferor. The property is described as:

Transferors/Sellers

Transferees/Buyers

You are required by law to provide the Agent with your correct taxpayer identification number. If you do not provide the agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Please complete and/or correct the following information concerning you, and sign the certification set forth below.

Address as of next February 1st _____

Taxpayer Identification Number _____

Request for Allocation Among Multiple Transferors

UNLESS YOU ARE HUSBAND AND WIFE, you are required to provide an allocation of the gross proceeds among the transferors. The property is owned/ gross proceeds are allocated:

_____ in equal shares, or

Certification

Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

I further agree that my failure to correctly provide the information required above shall relieve the purchasers attorney as the Real Estate Reporting Person and in place of such person the parties hereby agree and designate the seller as the proper Real Estate Reporting Person. The seller in such

Sheet1

event does hereby agree to hold the purchaser, the purchaser's attorney, the real estate brokers, the mortgage lender and the seller's attorney harmless from any and all liability as a result of the failure of the seller to provide the correct required information and/or make a report of this transaction pursuant to Section 6045 of the Internal Revenue Code.

Dated:

Dated:

The information contained in the shaded areas above will be reported to the IRS.

WARNING: This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

L. SETTLEMENT CHARGES

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

To the best of my knowledge the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the amounts that were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties can include a fine and imprisonment. For details see: Title 18 U.S.Code Section 1001 and 1010.

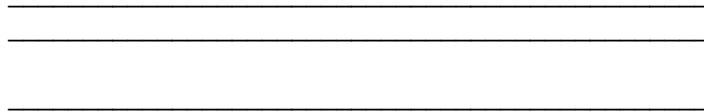
#NAME?

Err:508
Err:508
#NAME?
Err:508

#NAME?

#NAME?

#NAME?
#NAME?



#NAME?

#NAME?

TOTAL SALES/BROKER`S COMMISSION

Division of commission (line 700) as follows:

Commission paid at settlement

Based on Price of

#NAME? to

#NAME? to

ITEMS PAYABLE IN CONNECTION WITH LOAN

Loan Origination Fee	#NAME?
Loan Discount	#NAME?
Appraisal Fee	
Credit Report	
Lender's Inspection Fee	#NAME?
Mortgage Insurance Application Fee = Assumption Fee	
Lender's Application Fee	#NAME?
Lender's Attorney Fees	#NAME?

ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE

Interest from	#NAME?
Mortgage Insurance Premium for Hazard Insurance Premium for one year to Property Taxes through no.	#NAME?

RESERVES DEPOSITED WITH LENDER FOR

Hazard Insurance	#NAME?
Mortgage Insurance	#NAME?
City Property taxes	#NAME?
County Property Taxes	
Annual Assessments	

TITLE CHARGES

Settlement or closing fee to:	
Abstract or title search to:	
Title examination to:	
Title insurance binder to:	
Document preparation to:	
Notary fees to:	
Attorney's fees to:	
(Includes above items No.: 1101, 1103, 1105)	
Title insurance to:	
(Includes above items No.: 1102, 1104)	
Lender's coverage	#NAME?
Owner's coverage	#NAME?
Seller's Attorney Fees to:	

GOVERNMENT RECORDING AND TRANSFER CHARGES

Recording fees: Deed	#NAME?
City/county tax: Deed	
State tax: REALTY TRANSFER FEE	
Notices of Settlement	

ADDITIONAL SETTLEMENT CHARGES

Survey to:

Err:508

Pest inspection to:

Err:508

Overnight Delivery charges BOR/SEL=

#NAME?

TOTAL SETTLEMENT CHARGES (enter on line 103, Section J and line 502, Section K)

_____(Seller)

Err:508

_____(Seller)

Err:508

_____ Settlement Agent

Closing Date
Gross Proceeds

Err:508

Err:508

Err:508
Err:508
Err:508
Err:508

#NAME? @

Err:508
Err:508

Sheet1

	of	#NAME? =
	of	#NAME? =
to		Err:508
to		Err:508
to		Err:508

#NAME?

	to	Err:508
	to:	Err:508

to		07/01/91
	Err:508 mos. to	

quarter, including Seller contribution of

#NAME? =

mos. @	#NAME? /mo.
mos. @	#NAME? /mo.
mos. @	#NAME? /mo.
mos. @	/mo.
mos. @	/mo.
mos. @	/mo.
mos. @	/mo.
mos. @	/mo.

Err:508

Err:508

Err:508

;Mortgage
;Mortgage
;Mortgage

#NAME?

=

#NAME? Bank wiring charges =

CERTIFICATION

_____(Borrower)
Err:508
_____(Borrower)
Err:508

6.00% = #NAME?

PAID FROM
BORROWER'S
FUNDS
AT
SETTLEMENT

PAID FROM
SELLER'S
FUNDS
AT
SETTLEMENT

#NAME?

#NAME?
#NAME?

#NAME?
#NAME?

P.O.C.
#NAME?
P.O.C.

P.O.C.
#NAME?

#NAME? /day

#NAME?
#NAME?

Err:508

Err:508

P.O.C.
#NAME?

#NAME?
#NAME?
#NAME?

\$0.00

#NAME?

#NAME?

;Release

#NAME?

#NAME?

#NAME?

#NAME?

30.00

#NAME?

#NAME?
P.O.C.

#NAME? /

#NAME?

#NAME?
Err:508

#NAME?
Err:508

DATE:

#NAME?

Sheet1

TITLE INSURANCE CALCULATION AREA	Straight	Reissue
0	109	94
1001	113	97
2001	116	101
3001	120	104
4001	124	108
5001	128	111
6001	132	115
7001	135	118
8001	139	122
9001	143	125
10001	147	129
11001	151	132
12001	154	136
13001	158	139
14001	162	143
15001	166	146
16001	170	150
17001	173	153
18001	177	157
19001	181	160
20001	185	164
21001	189	167
22001	192	171
23001	196	174
24001	200	178
25001	204	181
26001	208	185
27001	211	188
28001	215	192
29001	219	195
30001	223	199
31001	227	202
32001	230	206
33001	234	209
34001	238	213
35001	242	216
36001	246	220
37001	249	223
38001	253	227
39001	257	230
40001	261	234
41001	265	237
42001	268	241
43001	272	244
44001	276	248
45001	280	251
46001	284	255

Sheet1

47001	287	258
48001	291	262
49001	295	265
50001	299	268
51001	302	271
52001	306	274
53001	309	277
54001	313	280
55001	316	283
56001	320	286
57001	323	289
58001	327	292
59001	330	295
60001	334	298
61001	337	301
62001	341	304
63001	344	307
64001	348	310
65001	351	313
66001	355	316
67001	358	319
68001	362	322
69001	365	325
70001	369	328
71001	372	331
72001	376	334
73001	379	337
74001	383	340
75001	386	343
76001	390	346
77001	393	349
78001	397	352
79001	400	355
80001	404	358
81001	407	361
82001	411	364
83001	414	367
84001	418	370
85001	421	373
86001	425	376
87001	428	379
88001	432	382
89001	435	385
90001	439	388
91001	442	391
92001	446	394
93001	449	397
94001	453	400
95001	456	403

Sheet1

96001	460	406
97001	463	409
98001	467	412
99001	470	415

BUYER:

QUICKEN OPERATORS

!TYPE:BANK

M

D

T

N

P

A

L

Complete and Mail together with your check for \$55.00 to:

James W. Giarrusso, Esq.
309 Omni Drive
Somerville, NJ 08876

My Name is _____

I work for _____

Please send my registered copy, updates, and free periodic newsletters to me at the address below:

My Mailing Address is _____

My Phone Number is: _() _____

My FAX Number is: _() _____

I obtained a copy of this template from: _____

Your template would be better if: _____

=====

Sheet1

Stlmnt Ch.

Err:508

-

-

-

-

-

=====

Insert Legal Size Paper in Printer and

Press ENTER when printer is ready...

In Data Entry Mode:

F6 = Line Sensitive Help

Look to top of screen for full text of help

DO NOT OVERWRITE "FYI" ITEMS!!!!

Use Alt & F macro when Finished

Press Enter to Continue

You have now been using the template for over 60 days. It is now your obligation to register with the author. Register by completing and mailing the registration form from the Print Menu.

Press Enter to Continue...

TOTAL from

Err:508

QUICKEN CHECKS

!TYPE:BANK

#NAME?

#NAME?

PDEPOSIT MORTGAGE PROCEEDS

#NAME?

#NAME?

^

!TYPE:BANK

#NAME?

#NAME?

PDEPOSIT CASH FROM BORROWERS

#NAME?

#NAME?

^

!TYPE:BANK

#NAME?

#NAME?

#NAME?

N*****

#NAME?

AMortgage Payoff for

#NAME?

#NAME?

#NAME?

#NAME?

^

!TYPE:BANK

#NAME?

#NAME?

#NAME?

N*****

#NAME?

ASecond Mortgage Payoff for

#NAME?

#NAME?

#NAME?

#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?

Sheet1

#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

!TYPE:BANK

#NAME?
#NAME?
#NAME?

N*****

#NAME?
#NAME?

^

REGISTRATION FORM

NO. 3791022

=====

ou are installing for the first time. You have
0 days to evaluate this template. If you continue
ith the template beyond 60 days, you must
ail your registration with payment to the author.

ress Enter to Continue

SELLER: Sttlmnt Ch. TOTAL to SAVED:
Err:508 Err:508 07/18/1991

	RV RANGES	
MORTGAGE PROCEEDS...	0	
	0	
	244	
	0	
	0	
		0
		0
CASH FROM BORROWERS...		0
	-214	
		0
		0
		0
		0
FIRST MORTGAGE...		0
		0
		0
	Account No: -22.5	
	22.5	
		0
		0
		0
SECOND MORTGAGE...		

CASH TO SELLERS...

and

Err:508

Err:508

TITLE INSURANCE...

BANK POINTS...

BANK ESCROWS...

BANK CHARGES...

BANK INTEREST...

BANK ATTY FEES...

SELLER ATTORNEY FEES...

BUYER ATTORNEY FEES...

BUYER'S REALTOR...

SELLER'S REALTOR...

PROPERTY TAXES...

Tax Collector

REALTY TRANSFER FEE...

County Clerk

PROPERTY SURVEY...

ALT & M {MENUCALL MAIN}

Enter Data
Enter Information for This File or General Office Information
{menubbranch DATAMENU}

Client Data-Alt E
Basic Data Entry
{\E}

Page 1-Alt O
Go to RESPA Page One
{\O}

RESPA
Print Page One or Page Two
{menubbranch respamenu}

1st Page-Alt P
Print RESPA Page One
{\P}

RVS SOURCE RANGE(S)

0 quicken

\$0.00 NEWLOAN

Err:508 H90

0 account1

0 account2

#NAME? first

#NAME? second

#NAME? p90

\$214.00 borrowtitle

#NAME? POINTS

#NAME? ESCROWS

#NAME? CHARGES

#NAME? INTEREST

\$0.00 ESQFEEL

\$0.00 ESQFEES

\$0.00 ESQFEEB

#NAME? Y96

#NAME? Y97

\$0.00 PROPTAX

\$0.00 RTFEE

\$0.00 SURVEYORB

Sheet1

"Go To"

Move around spreadsheet to Page One, Page Two, Data, or 1099 Request
{menubranh GOTOMENU}

Law Office Data-Alt L
Standard Office Information
{\L}

Page 2-Alt T
Go To RESPA Page Two
{\T}

Checks-Alt K
Print File to Disk called CHECKS.PRN Importable by Quicken 4.0
{\K}

2nd Page-Alt Q
Print RESPA Page Two
{\Q}

Sheet1

Print

Print RESPA Page 1 or 2, Checks to Quicken, Calculations, 1099 or Registration
{menubrand PRINTMENU}

Previous Menu

Return to Main Menu

{\m}

Data

Go Unprotected To DATA ENTRY Area
{GOTO}DATA~{LEFT}{RIGHT}{QUIT}

Data-Alt C

Print Data for Seller's Attorney

{\C}

Previous Menu

Return to Main Menu

{menubrand PRINTMENU}

```
ALT & K MACRO TO CONVERT FIGURES TO TEXT AND CREATE CHECK EXPORT
{indicate CHECKS}{goto}ba152~{goto}bb163~/c{down 3}{right 4}{?}{ESC 3}{goto}ba119~{windowsoff}{paneloff}/rvRVS~RV~{
{edit}{home}'~{down}{Edit}{home}'~{down}{edit}{home}'~{down}
{IF @CELLPOINTER("CONTENTS")=0}{DOWN}
{IF @CELLPOINTER("CONTENTS")>0}{edit}{home}'~{DOWN}
{IF @CELLPOINTER("CONTENTS")<0}{edit}{home}{DEL}'~{DOWN}
{IF @CELLPOINTER("ROW")=131}{GOTO}RV~{BRANCH BB117}
{BRANCH BB112}
{HOME}/PFCHECKS~RRQCHECKS~GQ{home}{windowson}{INDICATE}{goto}BA135~
{down 4}{right}/c.{DOWN 5}{RIGHT 4}{?}{esc 3}{home}{goto}sdate~{panelon}{quit}
```

Proceeding...

To speed the process, all screen updating has been turned off. In about a minute or less, the screen will be active again. Please be patient, and remember, this is still much faster than writing all of the checks!

CHECKS.PRN has been successfully written.
LEAVE this program (LOTUS 123) and go to QUICKEN:

From Quicken opening menu, choose 1,F2,6

Import CHECKS.PRN, giving FULL ADDRESS
i.e. c:\lotus\checks.prn

WHEN READY TO PROCEED, PRESS ENTER.

=====
If you would like a copy of these instructions

so you have them in front of you while in Quicken,
turn on your printer and press "Print Screen" now.

=====

PRINT CHECKS TO DISK

This procedure will create a file on disk called CHECKS.PRN.
There should already be an old file on your disk with
the same name, which will automatically be erased.
This is normal.
you will have to abort this process now.

Press Enter TO CONTINUE
-OR-
Press Ctrl-Break and then Esc TO ABORT

Sheet1

Save This Spreadsheet to Disk As...

WARNING - SAVING NOW WILL OVERWRITE THE MASTER TEMPLATE

Save-Alt S

#NAME?

{\S}

123

Return to Spreadsheet

1099 Request

Go To 1099 Request Form

{GOTO}1099request~{quit}

1099-Alt H

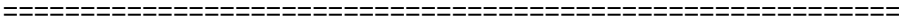
Print 1099 Request Form

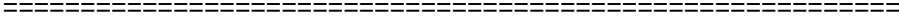
{\H}

123

Return to Spreadsheet

}





RESPA

.WK1

SPEED TIP

123

When available, Macro Names are listed next to menu choices!

Return to Spreadsheet

{\m}

Registration

Go To Shareware Registration Form

{GOTO}REGISTRATION~{GOTO}Aq12~{quit}

Previous Menu

Return to Main Menu

{\m}

Register

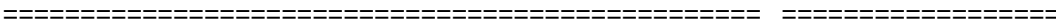
Print Shareware Registration Form

{\R}

Previous Menu

Return to Main Menu

{\m}





If you want to save that old file, though,

123
Return to Spreadsheet

123
Return to Spreadsheet

===== == ==

=====

F6 = Help

Enter the last name of your client

Let the spreadsheet know if it's a label by start with an apostrophe.

Used for categorizing checks if you export to Quicken check program.

First, Middle and Last name of borrower/purchaser

First, Middle and Last name of second borrower/purchaser

Street Address of Borrower/Purchaser

Second street Address line, or can be used for City, State Zip

Third available line if needed, otherwise can be left blank

First, Middle and Last name of seller

First, Middle and Last name of second seller

Street Address of Seller

Second street Address line, or can be used for City, State Zip

Third available line if needed, otherwise can be left blank

<<HINT - START SSN's with an apostrophe, like '123-45-6789>>

Also known as the Listing Realtor - listed the property for sale

Also known as the Selling Realtor - represents the Buyers

Tricky... percentages are entered as, say, .06 (for 6 percent)

Enter this one as a whole number, ie 3

Enter this one as a whole number, ie 3

The Seller's Realtor gets reimbursed for 1/2 of listing service fee.

Partially written already, try F2 key (for Edit) to reduce typing.

AUTO-GUESS! Seller address line 1. Start w/apostrophe if re-typed!

Enter the town in which the property is located.

Enter the County in which the property is located.

<<HINT - Never use \$ signs or commas in numbers>>

Enter the purchase price, but don't use \$ or commas!

Enter amount of personalty not included in above price. Usually \$0

Enter amount of all deposits paid by purchasers.

You cannot change the date here. Go back to opening screen for that.

Convenient way of letting you know the day of week of closing.

Just to let you know day of year, for pro-rata calculations.

Enter amount of taxes for the entire year.

Taxes per year divided by 365, calculated for you.

Enter the amount the Seller(s) actually paid so far this year.

Sheet1

Calculates (taxes due/day) times (# of days Seller owned property.)
IMPORTANT - Enters pro-rata dates on Page One of RESPA
Calculates how much taxes Seller owes to Borrower at closing.
Calculates how much taxes Borrower owes to Seller at closing.

Enter amount of dues for the month of closing.
Dues per month divided by # of days in month, calculated for you.
Enter amount Seller(s) actually paid toward the month of closing.
Calculates (dues/day) times (# days of month Seller owned property.)
Calculates how much dues Seller owes to Borrower at closing.
Calculates how much dues Borrower owes to Seller at closing.

Set up for assessments, but can be used for any bill paid quarterly.
Assessments per year divided by 365, calculated for you.
Enter the amount the Seller(s) actually paid so far this year.
Calculates how much assessments Seller owes to Borrower at closing.
Calculates how much assessments Borrower owes to Seller at closing.

Enter name of lender on Seller's first mortgage
Enter ACCT NO of lender on Seller's first mtge. Start w/ apostrophe!
Enter TOTAL amount of Payoff listed in letter from Lender.
Enter Effective Date of above payoff. HINT-Use F2 to edit (YR/MM/DD)
The interest per day, also listed on Lender's payoff letter.
How many days after closing will payoff bank have cleared funds?
Calculated extra interest to be added to payoff.
Calculated TOTAL MORTGAGE PAYOFF.

Checks and Balances - Don't let payoff day be a weekend or holiday!
Checks and Balances - Don't let payoff day be a weekend or holiday!

Enter name of lender on Seller's second mortgage
Enter ACCT NO of lender on Seller's 2nd mtge. Start w/ apostrophe!
Enter TOTAL amount of Payoff listed in letter from 2nd Lender.
Enter Effective Date of above payoff. HINT-Use F2 to edit (YR/MM/DD)
The interest per day, also listed on Lender's payoff letter.
How many days after closing will payoff bank have cleared funds?
Calculated extra interest to be added to payoff.
Calculated TOTAL MORTGAGE PAYOFF.

Checks and Balances - Don't let payoff day be a weekend or holiday!
Checks and Balances - Don't let payoff day be a weekend or holiday!

AUTO-GUESS! Closing's in Settlement Agents Office. Overwrite is ok.
If overwritten, line 2 can be street address or city-state-zip.
If overwritten, line 3 can be city-state-zip, or phone #, or blank.

Enter name of Borrower's new Lender
Enter ACCOUNT NUMBER of Borrower's new Lender. Start w/ apostrophe!
Line 1 of Lender's Street Address

Sheet1

Line 2 can be street address or city-state-zip.
Line 3 can be city-state-zip, or phone number, or blank.
Enter the dollar amount of the new loan. DON'T USE \$ sign or commas.
Interest rate is entered as, say, .0975 for 9-3/4.
Enter Payoff amount of loan Borrower is taking over from Seller.

Enter Number of Orig. Points on new loan, ie 1 or 1.5 or 2, etc.
Calculation of how much Borrower is paying in Origination Points.
Enter Dollar Amt of Orig. Points Borrower paid prior to closing.
Enter Number of Discount Points on new loan, ie 1 or 1.5 or 2, etc.
Calculation of how much Borrower is paying in Discount Points.
Enter Dollar Amt of Disc. Points Borrower paid prior to closing.
Inspection fees, most common in new construction. Enter amt POC.
Enter Amount of Inspection Fee still owed to the Lender at closing.
Private Mortgage Insurance application fee, assumed to be P.O.C.
Lender's Application Fee, if known. Assumed to be P.O.C.
Lender's Attorney Fees, if already paid.
Lender's Attorney Fees, if supposed to be paid at closing.
Enter Payee receiving Bank's Attorney Fees, (attorney, firm, bank).

AUTO-GUESS! Lender figure may not match to the penny. Overwrite ok.
Some lenders calculate interest on a 360 day year.
AUTO-GUESS! Interest on new loan starts to toll on closing date.
AUTO-GUESS! Lender charges interest to first day of next month.
Calculated - If the 4 entries above are right, this will be right.
Usually a year's premium is paid, like homeowners insurance.

Homeowners Insurance annual premium. Assumed to be P.O.C.
Enter total amount of property taxes actually being paid to gov't.
AUTO-GUESS! Assumed to be 1 quarter more than the last 1/4 paid.

Enter amount of monthly tax escrow as advised by lender.
Enter number of months tax escrow as advised by lender.
Enter amount of monthly hazard ins. escrow as advised by lender.
Enter number of months hazard insur. escrow as advised by lender.
Enter amount of monthly PMI escrow as advised by lender.
Enter number of months PMI escrow as advised by lender.
Enter name of Seller's Attorney or Law Firm
Enter Amount of Seller Atty Fees, as advised by Seller's Attorney.

Title insurers offer various premium rates. If you provide (more)
the title company with a seller's policy less than 10 years (more)
old when you apply, you can get the "reissue" rate.
Enter the amt of title insur. seller had, if less than 10 yrs old.
Calculated - Purchase price less amount at reissue rate.

Calculated - The base title insurance premium
Pass-through charge - cost of 2nd policy (Lender's Policy)
Pass-Through Charge

Sheet1

Pass-Through Charge

Pass-Through Charge - Judgment Search Charge. Overwrite is ok.

Pass-Through Charge - Add \$25.00 if new loan is an Adjustable Rate.

Pass-Through Charge - Misc. charges

Calculated Total Premium, includes itemized pass-through charges.

See Law Office Data for recording fee per document.

Enter number of Deeds to be recorded.

Enter number of Mortgages to be recorded.

AUTO-GUESS! # of Releases based on # of mtge payoffs. Overwrite ok.

0. Seller is not entitled to any exemption.

1. Seller is over 62, Blind or Disabled.

2. Seller is entitled to one of the sixteen statutory exemptions.

3. Property is new construction

Enter 0, 1, 2 or 3 based on the above categories.

Calculated for you. To adjust for exemptions, see below.

Enter the number of (New Jersey) Notices of Settlement filed.

Enter name of Surveyor.

Enter the amount charged by the surveyor to be paid at closing.

Enter name of Pest Inspection Company.

Enter Amount Charged by and already paid to Pest Inspector.

Enter Amount Charged by Pest Inspector to be paid at closing.

See Law Office Data for standardized charge for overnight express.

Enter Number of Overnight delivery charges to be paid by Borrower.

Enter Number of Overnight delivery charges to be paid by Seller.

Enter Dollar Amount of Bank Wiring Charges to be paid by Borrower.

Enter Dollar Amount of Bank Wiring Charges to be paid by Seller.

Press Enter to Leave Data Entry Mode and return to Home Screen.