

UPDATED SEP 12, 2017

What is a HUD-1 Settlement Statement?

The HUD-1 Settlement Statement is a document that lists all charges and credits to the buyer and to the seller in a real estate settlement, or all the charges in a mortgage refinance.

If you applied for a mortgage on or before October 3, 2015, or if you are applying for a [reverse mortgage \(https://www.consumerfinance.gov/ask-cfpb/what-is-a-reverse-mortgage-en-224/\)](https://www.consumerfinance.gov/ask-cfpb/what-is-a-reverse-mortgage-en-224/), you receive a HUD-1. In transactions that do not include a seller, such as a refinance loan, the settlement agent may use the shortened HUD-1A form.

If you applied for a mortgage after October 3, 2015, for most kinds of mortgage loans you receive a form called the [Closing Disclosure \(https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/\)](https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/) instead of a HUD-1.

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