

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 <u>reverse mortgage (https://www.consumerfinance.gov/ask-cfpb/what-is-a-reverse-mortgage-en-224/)</u>, 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 <u>Closing Disclosure</u> (https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/) instead of a HUD-1.

Don't see what you're looking for?

Browse related questions

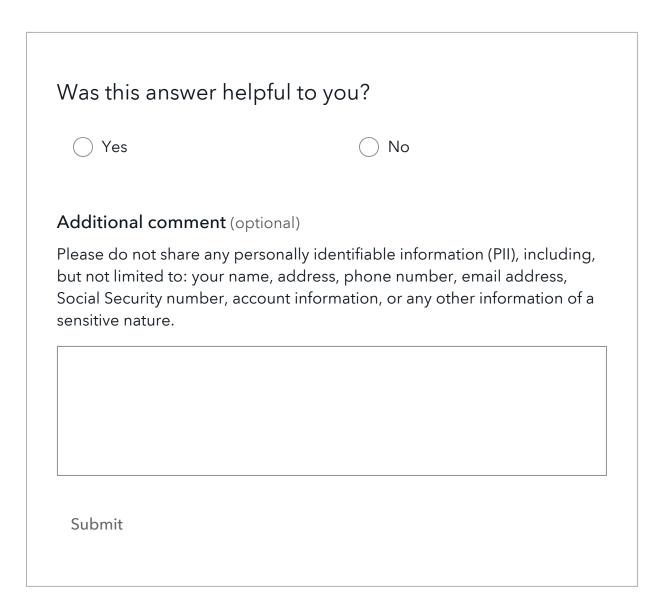
What is a reverse mortgage? (https://www.consumerfinance.gov/ask-cfpb/what-isa-reverse-mortgage-en-224/)

When do I get a Closing Disclosure? (https://www.consumerfinance.gov/ask-cfpb/when-do-i-get-a-closing-disclosure-en-179/)

What is a Good Faith Estimate (GFE)? (https://www.consumerfinance.gov/ask-cfpb/what-is-a-good-faith-estimate-what-is-a-gfe-en-146/)

Learn more about mortgages (https://www.consumerfinance.gov/consumertools/mortgages/)

Search for your question



Ver página en español (https://www.consumerfinance.gov/es/obtenerrespuestas/que-es-una-declaracion-de-liquidacion-hud-1-hud-1-settlementstatement-es-178/)

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Learn how the CFPB can help you (https://www.consumerfinance.gov/aboutus/the-bureau/)

Legal disclaimer

The content on this page provides general consumer information. It is not legal advice or regulatory guidance. The CFPB updates this information periodically. This information may include links or references to third-party resources or content. We do not endorse the third-party or guarantee the accuracy of this third-party information. There may be other resources that also serve your needs.

An official website of the United States government