

Real Estate Agents/Brokers may pay fees for the Buyer or Seller, for example a home warranty. Follow these steps to disclose the Broker-paid fee.

1. Navigate to the **Additional Charges (1300)** screen
2. On first available line, enter the **Description**
3. In the appropriate column (**Borrower** or **Seller**), enter charge amount
4. In **HUD-1 To Code** drop-down, select the party receiving payment

**1300. ADDITIONAL SETTLEMENT CHARGES**

HUD-1: 1 Loan 1 - First Ever Savings Loan

Description	Re	Disclosure	Borrower	Seller	HUD-1 To Code	HUD-1 To Name
1301 Required services that you can shop for						
1302 Home Warranty paid by Listing Broker			\$450.00		O	American Home Shi...
1303						
1304 Seller Attorney Fees					AT	
1305 Buyer Attorney Fees					AT2	

5. Expand the **Payors** more/less bar
6. In the **Code** drop-down, select the Real Estate Broker
7. Check the **POC** check box
8. Check the **Disburse POC** check box
9. In the **Process As** drop-down, select **Reduce Funds**

**Payors**

Code	Name	Amount	POC	Disburse POC	For	Process As	Bill Code
LB	Century 22	\$450.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	BA	Reduce Funds	
SA	Sally Seller				SA		
*							

**Payees**

The charge appears out-of-column, not charged to the **Borrower**

Description	Re	Disclosure	Borrower	Seller	HUD-1 To Code	HUD-1 To Name
1301 Required services that you can shop for						
1302 Home Warranty paid by Listing Broker	P.O.C.\$450.00(T)*		\$0.00		O	American Home Shi...
1303						
1304 Seller Attorney Fees					AT	
1305 Buyer Attorney Fees					AT2	
1306 HOA Mgmt Charges					HMC	

On the **HUD-1 Amounts** screen, in the **LB** Group, the pending disbursement to the Real Estate Agent/Broker is reduced by amount of the fee (home warranty).

Disbursements:

HUD	Code	Name	Amount	Held	Group	Details
1	SB		\$9,000.00	<input type="checkbox"/>		<a href="#">HUDLine 702</a>
1	O	<a href="#">American Home Shield</a>	\$450.00	<input type="checkbox"/>		<a href="#">HUDLine 1302</a>
1	LB	<a href="#">Century 22</a>	\$8,550.00	<input type="checkbox"/>		<a href="#">Group...</a>
1	T	<a href="#">Commonwealth Title Insurance Compa...</a>	\$106.00	<input type="checkbox"/>		<a href="#">Group...</a>
1	S	<a href="#">Sally Seller</a>	\$281,947.00	<input type="checkbox"/>		<a href="#">To Seller</a>

**Disbursement Details**

Disbursements

HUD	Code	Name	Amount	Separate	Group	Details
1	LB	<a href="#">Century 22</a>	\$9,000.00	<input type="checkbox"/>	HUD1Disb...	<a href="#">HUDLine 701</a>

Less Reductions

HUD	Code	Name	Amount	Details
1	LB	<a href="#">Century 22</a>	\$450.00	<a href="#">HUDLine 1302</a>

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