

This is how the HUD spreadsheet looks (and is supposed to look) when I open and fill in the cells:

hud.ods - LibreOffice Calc

File Edit View Insert Format Tools Data Window Help

Arial 12

G12

13	31074 Bishop Road	Place of Settlement	Anita C. Johnson
14	New Church, VA	23405 Front St.	Settlement Date:
15	01200A000009800	Accomac, VA 23301	Disbursement Date:
16	J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction
17	100 Gross Amount Due from Borrower:	400 Gross Amount Due to Seller	
18	101 Contract sales price	\$10,000.00	401 Contract sales price
19	102 Personal Property		402 Personal Property
20	103 Borrower's settlement charges (line 1400)	\$604.33	403
21	104		404
22	105		405
23	Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance
24	106 City/town taxes	to	406 City/town taxes
25	107 County taxes	to	407 County taxes
26	108 Assessments	to	408 Assessments
27	109	to	409
28	110		410
29	111		411
30	112		412
31	113		413
32	120 Gross Amount Due from Borrower	\$10,604.33	420 Gross Amount Due to Seller
33	200 Amounts Paid by or in Behalf of Borrower:		500 Reductions in Amount Due to Seller:
34	201 Deposits or earnest money		501 Excess deposit (see instructions)
35	202 Principal amount of new loan(s)		502 Settlement charges to seller (line 1400)
36	203 Existing loan(s) taken subject to		503 Existing loan(s) taken subject to

Sheet1 / Sheet2

Sum=0 85%

This is how the HUD spreadsheet looks after I save the document, close, then re-open:

hud\_acj.ods - LibreOffice Calc

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Arial 12

G12

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R									
13			Place of Settlement					Anita C. Johnson																
14			23405 Front St.					Settlement Date:																
15			Accomac, VA 23301					Disbursement Date:																
16	Borrower's Transaction				K. Summary of Seller's Transaction																			
17	from Borrower:				400 Gross Amount Due to Seller																			
18				\$10,000.00	401	Contract sales price																		
19					402	Personal Property																		
20			Settlement charges (line 1400)	\$604.33	403																			
21					404																			
22					405																			
23	paid by seller in advance				Adjustments for items paid by seller in advance																			
24				to		406	City/town taxes																	
25				to		407	County taxes																	
26				to		408	Assessments																	
27			to		409																			
28					410																			
29					411																			
30					412																			
31					413																			
32	from Borrower					420	Gross Amount Due to Seller																	
33	in Behalf of Borrower:					500	Reductions in Amount Due to Seller:																	
34			money			501	Excess deposit (see instructions)																	
35			new loan(s)			502	Settlement charges to seller (line 1400)																	
36			in subject to			503	Existing loan(s) taken subject to																	
37						504	Payoff of first mortgage																	
38						505	Payoff of second mortgage																	

Sheet1 / Sheet2

Sum=0 75%

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Arial 12

A1

1	Settlement Charges														
2	Total Sales/Broker's Commission: (based on price)														
3	Division of Commission (line 700) as follows:														
4	\$	to									Paid from	Paid from			
5	\$	to									Borrower's	Seller's			
6	Commission paid at Settlement										Funds at	Funds at			
7											Settlement	Settlement			
8	Items Payable in Connection with Loan														
9	Loan Origination Fee														
10	Loan Discount														
11	Appraisal Fee														
12	Credit Report														
13	Lender's Inspection Fee														
14	Mortgage Insurance Application Fee														
15															
16															
17															
18															
19															
20															
21															
22															
23	Items Required by Lender to Be Paid in Advance														
24	Daily Interest from		to		@						per day				
25	Mortgage Insurance Premium for														
26															

Sheet1 / Sheet2