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

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

Sheet 1

		Place of Settlement					Anita C. Johnson					
13		Place of Settlement					Anita C. Johnson					
14		23405 Front St.				Settlement	Date:					
15		Accomac, VA 23301				Disbursement Date:						
16	wer'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					$10,000.00		
19				402	Personal Property							
20	t charges (line 1400)		$604.33	403								
21				404								
22				405								
23	aid by seller in advance				Adjustments for items paid by seller in advance							
24			to		406	City/town taxes					to	
25			to		407	County taxes					to	
26			to		408	Assessments					to	
27		to			409							
28				410								
29				411								
30				412								
31				413								
32	from Borrower		$10,604.33	420	Gross Amount Due to Seller					$10,000.00		
33	r 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)					$0.00		
36	n subject to			503	Existing loan(s) taken subject to							
37				504	Payoff of first mortgage							
				505	Payoff of second mortgage							

Sheet1 / Sheet2

Sheet 2

	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Settlement Charges												
2	Total Sales/Broker's Commission: (based on price)						@		Paid from	Paid from			
3	Division of Commission (line 700) as follows:								Borrower's	Seller's			
4	$	to							Funds at	Funds at			
5	$	to							Settlement	Settlement			
6	Commission paid at Settlement								$0.00				
7													
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	Dailoy Interest from		to		@		per day		$0.00				
25	Mortgage Insurance Premium for			months	to								
26	Hazard Insurance Premium for			months	to								

Sheet1 \ Sheet2