

File No./Escrow No.: 21-1388
Print Date & Time: 10/29/2021 09:55 AM
Officer/Escrow Officer: Jehanne M. Edwards
Settlement Location: 23 West Street, Annapolis, MD 21401

Church Circle Title & Escrow, LLC
23 West Street
Annapolis, MD 21401

Property Address: 3704 W. Belvedere Avenue, Baltimore, MD 21215
Buyer: Candace Ford
Seller: White and White Realty, LLC
Lender: loanDepot.com, LLC

Settlement Date: 10/29/2021
Disbursement Date: 10/29/2021
Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$70,000.00	Sales Price of Property	\$70,000.00	
		Deposit		\$1,000.00
		Loan Amount		\$52,500.00
		Prorations/Adjustments		
		City/Town Taxes from 10/29/2021 to 6/30/2022	\$269.30	
		Ground Rent Adj. from 10/29/2021 to 3/1/2022	\$30.83	
		Water Adj. from 10/8/2021 to 10/29/2021		\$26.96
	\$269.30	City/Town Taxes from 10/29/2021 to 6/30/2022		
	\$30.83	Ground Rent Adj. from 10/29/2021 to 3/1/2022		
\$26.96		Water Adj. from 10/8/2021 to 10/29/2021		
		Other Loan Charges		
		Loan Amount (Points)	\$447.83	
		Processing Fee	\$595.00	
		Underwriting Fee	\$595.00	
		Appraisal Fee to Trust Appraisers Inc.: \$550.00 POC-Borrower		
		Credit Report to Corelogic Credco	\$21.70	
		Flood Certificate Fee to ServicelinkNational Flood LLC	\$5.00	
		MERS Registration Fee to MERS	\$24.95	
		Tax Service Fee to Corelogic	\$68.00	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Prepaid Interest to loanDepot.com, LLC	\$15.63	
		Impounds		
		Aggregate Adjustment		\$100.29
		Homeowner's Insurance 4 mo @ \$ 134.83/mo	\$539.32	
		Property Taxes 7 mo @ \$ 33.43/mo	\$234.01	
		Title Charges & Escrow / Settlement Charges		
		Abstract Search with Artisan Abstracting & Consulting, LLC	\$225.00	
		Closing Protect Itr with Chicago Title Insurance Company	\$50.00	
		Lender's Policy with Chicago Title Insurance Company	\$200.00	
		Title Examination with Church Circle Title & Escrow, LLC	\$850.00	
\$30.00		Overnight/Wire Processing Fee with Church Circle Title & Escrow, LLC		
		Owner's Policy with Chicago Title Insurance Company	\$352.80	
		Commission		
\$2,100.00		Real Estate Commission Buyers Broker to Found It, LLC		
\$2,100.00		Real Estate Commission Sellers Broker to Leander Realty		
		Government Recording and Transfer Charges		
\$525.00		City Transfer Tax to Director of Finance	\$525.00	
\$175.00		State Transfer Tax to Circuit Court for Baltimore City	\$175.00	
		Recording Fees (Deed) to Circuit Court for Baltimore City	\$60.00	
		Recording Fees (Mortgage) to Circuit Court for Baltimore City	\$115.00	
\$350.00		State Recordation Tax to Director of Finance	\$350.00	
		Miscellaneous		
\$409.03		Property Taxes to Baltimore City, Director of Finance		
		Homeowner's Insurance Premium to USAA	\$1,617.92	
\$500.00		Escrow for any Add. Interest Charges to Escrow		
\$102.60		PRP REG to Dept of Housing and Community Development		
		Hand Recording Fee to M&P Recordings, LLC	\$50.00	
\$832.93		Open Water billing to Director of Finance, Baltimore City		
\$100.80		Collections Receipt to Dept of Housing		
\$57.95		Reimburse-Baltimore City Lien Cert to Church Circle Title & Escrow, LLC	\$57.95	
\$370.00		Ground Rents Due to Lee N. Barnstein		
\$45.00		March 2022 Ground Rent to Lee N. Barnstein		

Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$7,725.27	\$70,300.13	Subtotals	\$77,475.24	\$53,627.25
		Due From Borrower		\$23,847.99
\$62,574.86		Due To Seller		
\$70,300.13	\$70,300.13	Totals	\$77,475.24	\$77,475.24

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize to cause the funds to be disbursed in accordance with this statement.



Candace Ford

White and White Realty, LLC

By: 

Derrick White, Resident Agent



Jehanne M. Edwards, Escrow Officer