

Lawyers Express Title, LLC
 ALTA Universal ID:
 1447 York Road
 Suite 204
 Lutherville, MD 21093
 (410) 567-5500

ALTA Combined Settlement Statement

File #:	26-8312	Property	1456 Redfern Avenue	Settlement Date	02/20/2026
Print Date & Time:	02/19/2026 at 11:03 AM		Baltimore, MD 21211	Disbursement Date	02/20/2026
	EST	Buyer	Rachel Lipsey and Aaron Lipsey		
Escrow Officer:	Christy Lee TenBroeck		101 West Cross Street		
Settlement Location:	1447 York Road		apt 631		
	Suite 204		Baltimore, MD 21230		
	Lutherville, MD, 21093	Seller	Aaron Taylor		
			1456 Redfern Avenue		
			Baltimore, MD 21211		
		Lender	SWBC Mortgage Corporation		
			9311 San Pedro Avenue		
			Suite 100		
			San Antonio, TX 78216		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$525,000.00	Sale Price of Property	\$525,000.00	
		Deposit		\$5,250.00
		Loan Amount		\$125,000.00
		SWBC HELP Grant		\$5,000.00
		Gift Funds from Harmon Katz		\$50,000.00
		Gift Funds from Karen and Charles Lipsey		\$250,000.00
		Prorations/Adjustments		
	\$3,037.40	City/Town Taxes 02/20/2026 to 06/30/2026	\$3,037.40	
	\$186.55	Credit Balance on HOA Account	\$186.55	
	\$19.52	February HOA Assessment 02/20/2026 to 02/28/2026	\$19.52	
		Loan Charges		
		1% of Loan Amount (Points)	\$1,250.00	
		Administration Fee	\$995.00	
		Processing Fees	\$845.00	
		Credit Report Fee to Partners Credit & Verification Solutions	\$158.00	
		Flood Certification Fee to CoreLogic	\$9.50	
		Prepaid Interest (\$20.12 per day from 02/20/2026 to 03/01/2026)	\$181.08	
		Impounds		
		Homeowner's insurance \$143.69 per month for 3 mo.	\$431.07	
		Property taxes \$795.52 per month for 5 mo.	\$3,977.60	
		Aggregate adjustment		\$1,436.90
		Payoff(s)		
\$401,877.03		Payoff to Planet Home Lending, LLC		
		Principal : \$401,681.56		
		Interest : \$-135.76		
		Recording Fee: \$50.00		
		Pro Rata Mip: \$281.23		