

Real Estate Settlements & Escrow, LLC
 ALTA Universal ID:
 6 Reservoir Circle
 Suite 203
 Baltimore, MD 21208
 (888) 888-0979

ALTA Combined Settlement Statement

File #:	MD-66734-RESE	Property	23 East Wheeling Street	Settlement Date	09/04/2025
Print Date & Time:	09/04/2025 at 02:46 PM		Baltimore, MD 21230	Disbursement Date	09/04/2025
	EDT	Buyer	Jangar Richards		
Attorney Review:	Howard Goren	Seller	Justin S. Cho		
Settlement Location:	6 Reservoir Circle	Lender	NFM Lending, LLC		
	Suite 203				
	Baltimore, MD, 21208				

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$270,000.00	Sale Price of Property	\$270,000.00	
		Deposit		\$2,700.00
		Loan Amount		\$202,500.00
		Lender Credit		\$771.22
		Prorations/Adjustments		
	\$136.29	Buyer Credit the Seller	\$136.29	
	\$5,400.85	City/Town Taxes 09/04/2025 to 06/30/2026	\$5,400.85	
\$34.44		Water 08/12/2025 to 09/04/2025		\$34.44
		Loan Charges		
		1.749% of Loan Amount (Points)	\$3,541.73	
		Application Fee to NFM Lending, LLC	\$1,495.00	
		Appraisal Fee to NFM Lending, LLC	\$75.00	
		Validation Service Fee to NFM Lending, LLC	\$145.00	
		Prepare the POA to Alliant Legal Group, LLC	\$250.00	
		Appraisal Fee to NFM Lending, LLC	\$550.00	
		Credit Report Fee to CIC Credit	\$210.94	
		Prepaid Interest (\$38.14 per day from 09/04/2025 to 09/01/2025)		\$114.42
		Impounds		
		Homeowner's insurance \$252.58 per month for 3 mo.	\$757.74	
		Property taxes \$550.53 per month for 2 mo.	\$1,101.06	
		Aggregate adjustment		\$252.58
		Payoff(s)		
\$267,978.87		Payoff to Wells Fargo Home Mortgage		
		Principal : \$265,320.45		
		Interest : \$1,836.20		
		Escrow : \$654.52		
		Release : \$50.00		
		Prorated Mortgage Insurance: \$117.70		
		Government Recording and Transfer Charges		
		Recording Fees	\$175.00	
		---Deed: \$60.00		
		---Mortgage: \$115.00		
		POA to Director of Finance	\$75.00	

Seller			Buyer	
Debit	Credit		Debit	Credit
\$1,350.00		Recordation Tax - City (Deed) to Director of Finance	\$1,350.00	
\$2,025.00		Transfer Tax - City (Deed) to Director of Finance	\$2,025.00	
\$675.00		Transfer Tax - State (Deed) to Circuit Court for Baltimore City	\$675.00	
		Commission		
\$495.00		Listing Agent Broker Flat Fee Commission to Keller Williams Flagship of Maryland		
\$5,400.00		Listing Agent Commission to Keller Williams Flagship of Maryland		
\$1,000.00		Selling Agent Additional Commission to Bennett Realty Solutions		
\$5,400.00		Selling Agent Commission to Bennett Realty Solutions		
		Title Charges & Escrow / Settlement Charges		
		Title - CPL (Lender) to First American Title Insurance Company	\$55.00	
\$112.81		Title - Exam Fee to Real Estate Settlements & Escrow, LLC	\$358.71	
		Title - Lender's Title Policy to First American Title Insurance Company	\$715.00	
\$150.00		Title - Settlement or Closing Fee to Real Estate Settlements & Escrow, LLC	\$275.00	
		Title Lien Certificate to Real Estate Settlements & Escrow, LLC Expense	\$56.31	
		Title-Abstract Fee to Global Agents, LLC	\$275.00	
		Title-Courier Fee to Real Estate Settlements & Escrow, LLC Expense	\$45.00	
		Title-Hand Recording Fee to Real Estate Settlements & Escrow, LLC Expense	\$35.00	
		Title-Incoming Wire Fee to Real Estate Settlements & Escrow, LLC Expense	\$35.00	
		Miscellaneous		
		New Water to Water Escrow	\$100.00	
\$295.00		Procure/Track Payoff/Release to Real Estate Settlements & Escrow, LLC Expense		
		Selling Agent Flat Fee to Bennett Realty Solutions	\$597.00	
\$46.42		Water Account #11000205377 to Director of Finance		
\$35.00		Wire Fee to Real Estate Settlements & Escrow, LLC Expense		
		Homeowner's Insurance Premium to Foremost Insurance	\$3,031.00	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$284,997.54	\$275,537.14	Subtotals	\$293,541.63	\$206,372.66
		Due from Buyer		\$87,168.97
	\$9,460.40	Due from Seller		
\$284,997.54	\$284,997.54	Totals	\$293,541.63	\$293,541.63

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.

We/I authorize Real Estate Settlements & Escrow, LLC to cause the funds to be disbursed in accordance with this statement.

Jangar Richards by Jax 77 JHD 9/4/2025
Jangar Richards by David McGill, Attorney-In-Fact Atty in Fact Date Justin S. Cho Date

Settlement Agent

Date