

LegacyHouse Title
 ALTA Universal ID: 1186005
 47 East South Street
 Suite 101
 Frederick, MD 21701
 (240) 549-6960

ALTA Combined Settlement Statement

File #:	26-MD-9176	Property	2011 Bank Street Baltimore, MD 21231	Settlement Date	07/20/2026
Print Date & Time:	07/20/2026 at 10:24 AM EDT	Buyer	Aubrey Henry Scott, III 500 Granby Street Norfolk, VA 23510	Disbursement Date	07/20/2026
Escrow Officer:	Sam Houston	Seller	Sean Raftery, John Raftery, and Virginia Raftery 2519 Fleet Street Baltimore, MD 21224		
Settlement Location:	2011 Bank Street Baltimore, MD, 21231	Lender	United Wholesale Mortgage, LLC 585 South Boulevard East Pontiac, MI 48341		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$355,000.00	Sale Price of Property	\$355,000.00	
		Deposit		\$3,850.00
		Loan Amount		\$355,000.00
\$14,200.00		Seller Credit		\$14,200.00
		Lender Credit		\$65.00
		Prorations/Adjustments		
	\$2,199.97	City/Town Taxes 07/20/2026 to 12/31/2026	\$2,199.97	
\$500.00		Water		
		Loan Charges		
		0.766% of Loan Amount (Points)	\$2,719.30	
		Origination Fee to Federal Hill Mortgage (\$8,875.00 POC by Others)		
		Rate Buydown to United Wholesale Mortgage, LLC (\$2,689.08 POC by Others)		
		Underwriting Fee to United Wholesale Mortgage, LLC	\$1,250.00	
		Appraisal Fee to Beltway Appraisals, LLC	\$625.00	
		Credit Report Fee to CoreLogic	\$219.00	
		Flood Certification Fee to CoreLogic Flood Services	\$8.00	
		MERS Fee to MERS	\$24.95	
		Tax Service Fee to United Wholesale Mortgage, LLC	\$85.00	
		Prepaid Interest (\$59.57 per day from 07/20/2026 to 08/01/2026)	\$714.86	
		Impounds		
		Homeowner's insurance \$198.25 per month for 3 mo.	\$594.75	
		Payoff(s)		
\$204,848.51		Payoff to Rocket Mortgage LLC		
		Principal : \$203,885.31		
		Interest : \$851.15		
		Additional Interest : \$37.05		
		Statement Fee: \$25.00		
		Recording Fee: \$50.00		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Government Recording and Transfer Charges		
		Recording Fees	\$120.00	
		---Deed \$60.00		
		---Mortgage \$60.00		
\$1,775.00		Recordation Tax - City (Deed) to Director of Finance	\$1,555.00	
\$2,662.50		Transfer Tax - City (Deed) to Director of Finance	\$2,662.50	
\$887.50		Transfer Tax - State (Deed) to Circuit Court for Baltimore City		
		Commission		
\$10,650.00		Listing Agent Commission to Berkshire Hathaway Homeservices Homesale Realty		
\$7,100.00		Selling Agent Commission to Hyatt & Company Real Estate		
		Title Charges & Escrow / Settlement Charges		
		Title - Abstract or Title Search to LegacyHouse Title	\$220.00	
\$125.00		Title - Courier/Overnight/Wire Fee to LegacyHouse Title		
		Title - CPL (Lender) to Stewart Title Guaranty Company	\$50.00	
\$295.00		Title - Deed/Title Curative to LegacyHouse Title		
		Title - Exam Fee to LegacyHouse Title	\$275.00	
		Title - Insurance Binder to LegacyHouse Title	\$50.00	
		Title - Lender's Title Policy to Stewart Title Guaranty Company	\$1,216.00	
\$250.00		Title - Notary Fee to LegacyHouse Title		
\$275.00		Title - Release/Release Procurement to LegacyHouse Title		
		Title - Settlement Fee to LegacyHouse Title	\$795.00	
\$55.00		Title - Technology Fee to LegacyHouse Title	\$55.00	
		Title - Owner's Title Policy to Stewart Title Guaranty Company	\$1,338.20	
		Miscellaneous		
		Lien Cert Reimbursement to LegacyHouse Title	\$56.31	
\$495.00		Listing Agent Admin Fee to Berkshire Hathaway Homeservices Homesale Realty		
		Selling Agent Admin Fee to Hyatt & Company Real Estate	\$795.00	
		Termite Inspection to Shipley Services, Inc. (\$65.00 POC by Seller)		
		Homeowner's Insurance Premium (12 mo.) to Safeco Insurance/Liberty Mutual	\$2,379.00	
\$2,454.84		Property Taxes (6 mo.) to Bureau of Revenue Collections (7/1/26 - 12/31/26)		
Seller			Buyer	
Debit	Credit		Debit	Credit
\$246,573.35	\$357,199.97	Subtotals	\$375,007.84	\$373,115.00
		Due from Buyer		\$1,892.84
\$110,626.62		Due to Seller		
\$357,199.97	\$357,199.97	Totals	\$375,007.84	\$375,007.84

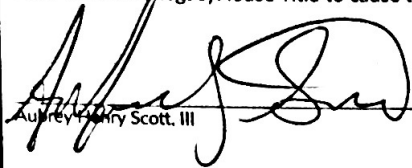
See signature addendum

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 LegacyHouse Title to cause the funds to be disbursed in accordance with this statement.



Audrey Henry Scott, III

2016 07 20

Date

Sean Raftery

Date

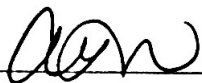
John Raftery

Date

Virginia Raftery

Date

Settlement Agent



7/20/2016

Date