

Ratified Title Group, Inc.
10550 Linden Lake Plaza
101
Manassas, VA 20109
(571) 234-5589

ALTA Combined Settlement Statement

File #:	ET-23-6457	Property	3500 Ailsa Avenue	Settlement Date	01/03/2024
Prepared:	01/02/2024		Baltimore, MD 21214	Disbursement Date	01/03/2024
HUD/CD Settlement	Wing Tsang	Buyer	Janelle Williams		
Agent Contact:			, VA		
		Seller	David Leo Stallings		
			4516 Kenwood Avenue		
			Baltimore, MD 21206		
		Lender	Rocket Mortgage, LLC		
			1050 Woodward Avenue		
			Detroit, MI 48226		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$284,000.00	Sales Price of Property	\$284,000.00	
		Deposit		\$1,200.00
		Loan Amount		\$278,795.00
\$8,520.00		Seller Credit		\$8,520.00
		Lender Credit		\$10,638.47
		GIFT FUNDS		\$10,000.00
		Prorations/Adjustments		
	\$1,292.30	County Taxes 01/03/2024 to 06/30/2024	\$1,292.30	
		Loan Charges		
		BROKER FEE	\$6,969.88	
		Underwriting fee	\$1,050.00	
\$55.00		Lien Cert Fee to Ratified Title Group, Inc.	\$100.00	
		Credit Report Fee to Cisco Credit	\$53.40	
		Flood Certification Fee to CoreLogic Flood Services	\$8.00	
		Flood Life of Loan Coverage to CoreLogic Flood Services	\$5.00	
		Life of Loan Tax Service to CoreLogic Tax Services	\$48.00	
		MERS Registration Fee to MERS	\$24.95	
		Tax Certification Fee to Amrock, LLC	\$30.00	
		Prepaid Interest (from 01/03/2024 to 02/01/2024)	\$103.12	
		Impounds		
		Homeowner's insurance \$168.14 per month for 4 mo.	\$672.56	
		Property taxes \$230.93 per month for 4 mo.	\$923.72	
		Payoff(s)		
\$49,408.12		Payoff to M&T Bank		
		Principal : \$48,040.69		
		Interest : \$673.92		
		Additional Interest : \$79.26		
		Release : \$50.00		
		Origination Expense: \$564.25		
		Government Recording and Transfer Charges		
		Recording Fees	\$175.00	

Seller			Buyer	
Debit	Credit		Debit	Credit
		---Deed: \$60.00		
		---Mortgage: \$115.00		
\$1,420.00		Recordation Tax - City (Deed) to Director of Finance	\$1,420.00	
\$2,130.00		Transfer Tax - City (Deed) to Director of Finance	\$2,130.00	
\$710.00		Transfer Tax - State (Deed) to Circuit Court for Baltimore City	\$710.00	
		Commission		
\$7,580.00		Listing Agent Commission to Coldwell Banker Realty		
\$7,100.00		Selling Agent Commission to Exit Deluxe Realty		
		Title Charges & Escrow / Settlement Charges		
		Title - Binder Fee to Expert Title	\$145.00	
		Title - ICL Fee to Expert Title Agency LLC	\$45.00	
		Title - Lender's Title Policy to Expert Title Agency, LLC	\$926.00	
		Title - Recording Fee to Ratified Title Group, Inc.	\$80.00	
		Title - Search Fee to Sec Infoline, Inc.	\$209.20	
		Title - Settlement Fee to Ratified Title Group, Inc.	\$960.00	
		Title - Owner's Title Policy to Expert Title Agency, LLC	\$990.00	
		Miscellaneous		
\$56.11		Current Water Bill - Collect EST to Bureau of Revenue Collections - City of Baltimore		
\$480.00		Listing Agent Flat Fee to Coldwell Banker Realty		
\$35.00		Release Tracking Fee (\$35.00/payoff) to ReQuire		
\$150.00		Seller's Deed Prep Fee to Foundation Legal, LLC		
\$45.00		Seller's Deed Review Fee to Ratified Title Group, Inc.		
\$785.00		Seller's Settlement Fee to Ratified Title Group, Inc.		
\$75.00		Seller's Wire/Overnight Fee to Ratified Title Group, Inc.		
		Selling Agent Flat Fee to Exit Deluxe Realty	\$499.00	
\$350.00		Water Escrow (\$350 Minimum) to HOLD		
		Homeowner's Insurance Premium	\$2,017.71	
		Property Taxes	\$247.09	
\$1,444.14		Delinquent- County Real Estate taxes to Bureau of Revenue Collections - City of Baltimore		
Seller			Buyer	
Debit	Credit		Debit	Credit
\$80,343.37	\$285,292.30	Subtotals	\$305,834.93	\$309,153.47
		Due to Buyer	\$3,318.54	
\$204,948.93		Due to Seller		
\$285,292.30	\$285,292.30	Totals	\$309,153.47	\$309,153.47

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 Ratified Title Group, Inc. to cause the funds to be disbursed in accordance with this statement.

Janelle Williams

Date _____

David Leo Stallings

Date _____

Settlement Agent

Date _____