

CLA Title & Escrow
ALTA Universal ID: 1133517
9210 Corporate Boulevard
Suite. 150
Rockville, MD 20850
(888) 924-9008

ALTA Combined Settlement Statement

File #:	MD-26-31402	Property	1310 Gough Street	Settlement Date	07/28/2026
Print Date & Time:	07/28/2026 at 09:36 AM EDT		Baltimore, MD 21231	Disbursement Date	07/28/2026
Licensed Settlement Agent:	Matthew E. Landsberg	Buyer	Joshua Harders		
Settlement Location:	9210 Corporate Boulevard Suite. 150 Rockville, MD, 20850	Seller	13 Barn Ridge Court Silver Spring, MD 20906 Elijah Laoba Gold 20195 Wynnfield Drive Germantown, MD 20874		
		Lender	NEXA Mortgage, LLC 3100 West Ray Road suite 210 office 209 Chandler, AZ 85226		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$249,950.00	Sale Price of Property	\$249,950.00	
		Deposit		\$5,000.00
		Loan Amount		\$212,457.00
\$14,997.00		Seller Credit		\$14,997.00
		Prorations/Adjustments		
	\$2,472.57	City/Town Taxes 07/28/2026 to 07/01/2027	\$2,472.57	
		Loan Charges		
		2.636% of Loan Amount (Points)	\$5,600.00	
		Administration Fee to NEXA Mortgage, LLC	\$1,250.00	
		Underwriting Fee to NEXA Mortgage, LLC	\$1,395.00	
		Appraisal Fee to Encore Management (\$575.00 POC by Borrower)		
		Closing Coordination Fee to NEXA Mortgage, LLC	\$295.00	
		Collateral Desktop Analysis to Clear Capital	\$120.00	
		Credit Report Fee to Advantage Partners (\$127.00 POC by Borrower)		
		Flood Certification Fee to Advantage Partners	\$13.00	
		Investment Home Appraisal to Encore Management (\$150.00 POC by Borrower)		
		MERS	\$24.95	
		Tax Service Fee	\$85.00	
		Prepaid Interest (\$41.31 per day from 07/28/2026 to 08/01/2026)	\$165.24	
		Impounds		
		Homeowner's insurance \$108.83 per month for 3 mo.	\$326.49	
		Property taxes \$259.34 per month for 4 mo.	\$1,037.36	
		Aggregate adjustment		\$259.32
		Payoff(s)		
\$100,571.33		Payoff to Spectra Credit Union		
		Principal : \$97,667.37		
		Interest : \$2,654.41		
		Release : \$100.00		
		Late Charge : \$149.55		

Seller			Buyer	
Debit	Credit		Debit	Credit
\$58,913.96		Payoff to Figure Lending LLC		
		Principal : \$57,308.56		
		Interest : \$1,132.56		
		Additional Interest : \$417.69		
		Release : \$50.00		
		Unpaid Fees: \$5.15		
\$26,461.07		Payoff to Figure Lending LLC		
		Principal : \$25,757.94		
		Interest : \$440.64		
		Additional Interest : \$212.49		
		Release : \$50.00		
		Government Recording and Transfer Charges		
		Recording Fees	\$175.00	
		---Deed: \$60.00		
		---Mortgage: \$115.00		
\$1,250.00		Recordation Tax - City (Deed) to Director of Finance	\$1,250.00	
\$1,874.62		Transfer Tax - City (Deed) to Director of Finance	\$1,874.63	
\$624.87		Transfer Tax - State (Deed) to Circuit Court for Baltimore City	\$624.88	
		Commission		
\$6,248.75		Listing Agent Commission to RE/MAX Advantage Realty		
\$4,699.06		Selling Agent Commission to Andres Mejia		
\$299.94		Selling Agent Commission to Keller Williams Capital Properties		
		Title Charges & Escrow / Settlement Charges		
		Title - Buyer Notary Fee to Brenda Leigh Wells	\$200.00	
		Title - Abstract/Title Search Fee to CLA Title & Escrow/TitleWave	\$350.00	
		Title - CPL (Lender) to Fidelity National Title Insurance Company	\$30.00	
\$61.00		Title - Curative/Release Fee to CLA Title & Escrow		
\$59.00		Title - Document Fee to CLA Title & Escrow/Qualia	\$59.00	
\$205.00		Title - Document Preparation to CLA Title & Escrow/Attorney		
		Title - E-Recording Fee to Simplifile	\$9.50	
		Title - Lender's Title Policy to Fidelity National Title Insurance Company	\$681.60	
\$75.00		Title - Pacer/Judgment Search Fee to National Title Resource	\$75.00	
		Title - Processing Fee to CLA Title & Escrow	\$1,075.00	
\$150.00		Title - Seller Notary Fee to Universal Notary		
		Title - Tax Service Fee to Title Phase LLC	\$10.00	
		Title - Owner's Title Policy to Fidelity National Title Insurance Company	\$640.20	
		Miscellaneous		
		Lien Certificate - Reimbursement to CLA Title & Escrow	\$112.62	
\$495.00		Listing Agent Admin Fee to RE/MAX Advantage Realty		
\$93.34		Water Due to Baltimore City, Director of Finance		
\$400.00		Water Escrow to CLA Title & Escrow/Water Company		
		Homeowner's Insurance Premium to Erie	\$1,306.00	
\$2,451.88		2026/2027 Annual R.E. Tax Balance to Baltimore City, Director of Finance		
Seller			Buyer	
Debit	Credit		Debit	Credit
\$219,930.82	\$252,422.57	Subtotals	\$271,208.04	\$232,713.32
		Due from Buyer		\$38,494.72
\$32,491.75		Due to Seller		
\$252,422.57	\$252,422.57	Totals	\$271,208.04	\$271,208.04

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 CLA Title & Escrow to cause the funds to be disbursed in accordance with this statement.



Joshua Harders

7/28/26

Date

Elijah Laoba Gold

Date

 7/29/2026

Settlement Agent

Date

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 CLA Title & Escrow to cause the funds to be disbursed in accordance with this statement.

Joshua Harders

Date



Elijah Laoba Gold

07/22/2026

Date



07/22/2026

Settlement Agent

Date