

Lawyers Express Title, LLC
1447 York Road
Suite 800
Lutherville, MD 21093
(410) 825-2255

ALTA Combined Settlement Statement

File #:	22-3388	Property	1008 W Cross Street Baltimore, MD 21230	Settlement Date	06/17/2022
Prepared:	06/15/2022			Disbursement Date	06/17/2022
Escrow Officer:	Jennifer Kehs	Buyer	Ibraheem Ahmad Jamal Walker 7 West Cross Street Baltimore, MD 21230		
		Seller	Franklin Richburg 249 Waxter Way Baltimore, MD 21217		
		Lender	First Home Mortgage Corporation 6211 Greenleigh Avenue Suite 300 Baltimore, MD 21220		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Primary Charges & Credits		
	\$380,000.00	Sales Price of Property	\$380,000.00	
		Deposit		\$3,750.00
		Loan Amount		\$380,000.00
		Prorations/Adjustments		
	\$143.84	City/Town Taxes 06/17/2022 to 06/30/2022	\$143.84	
		Loan Charges		
		1.50% of Loan Amount (Points)	\$5,700.00	
		Appraisal Fee to Peak Realty and Appraisal	\$850.00	
		Credit Report Fee to United One	\$65.10	
		Prepaid Interest (\$57.26 per day from 06/17/2022 to 07/01/2022)	\$801.64	
		Impounds		
		Homeowner's insurance \$164.59 per month for 3 mo.	\$493.77	
		Property taxes \$428.08 per month for 3 mo.	\$1,284.24	
		Aggregate adjustment		\$592.63
		Payoffs/Payments		
\$278,959.49		Payoff to Primary Residential Mortgage, Inc.		
		Principal : \$277,255.82		
		Interest : \$1,470.81		
		Late Charge : \$49.84		
		Pro Rata Pmi: \$183.02		
		Government Recording and Transfer Charges		
		Recording Fees	\$120.00	
		---Deed: \$60.00		
		---Mortgage: \$60.00		
\$1,900.00		Recordation Tax (City Deed Taxes) to Director of Finance	\$1,680.00	
\$2,850.00		Transfer Tax (City Deed Taxes) to Director of Finance	\$2,850.00	
\$950.00		Transfer Tax (State Deed Taxes) to Circuit Court for Baltimore City		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Commissions		
\$495.00		Flat Commission to Berkshire Hathaway Residential Brokerage		
\$9,500.00		Listing Agent Commission to Berkshire Hathaway Residential Brokerage		
\$9,500.00		Selling Agent Commission to Next Step Realty		
		Title Charges		
		Title - CPL (Lender) to Westcor Land Title Insurance Company	\$50.00	
		Title - Insurance Binder to Lawyers Express Title, LLC	\$130.00	
		Title - Judgments Reimbursement to Lawyers Express Title, LLC	\$60.00	
		Title - Lender's Title Policy to Westcor Land Title Insurance Company	\$1,236.50	
		Title - Lien Certificate Reimbursement to Lawyers Express Title, LLC	\$110.00	
		Title - Military/Veteran Discount to Lawyers Express Title, LLC		\$195.00
\$195.00		Title - Prepare/Procure Release to Lawyers Express Title, LLC		
		Title - Settlement Processing/Closing Fee to Lawyers Express Title, LLC	\$825.00	
		Title - Title Search Reimbursement to Lawyers Express Title, LLC	\$230.00	
\$35.00		Title - ReRequire Release Tracking Reimbursement to Lawyers Express Title, LLC		
		Title- Technology Fee to Lawyers Express Title, LLC	\$150.00	
		Title - Owner's Title Policy to Westcor Land Title Insurance Company	\$494.53	
		Miscellaneous Charges		
		21/22 R.E. Taxes thru 6/30/22 to Director of Finance (\$4,027.56 POC by Seller)		
		Ground Rent Redemption Fees HOLD to Lawyers Express Title, LLC	\$1,375.00	
\$150.00		Lien Cert/ Taxes/Water Escrow to HOLD Lawyers Express Title, LLC		
\$131.25		Open Water to Director of Finance		
\$50.00		Outgoing Wire Fee to Lawyers Express Title, LLC		
\$70.00		Pest Inspection to Lynn Pest Management Company		
\$45.00		Pre Sign Fee (in house) to Lawyers Express Title, LLC		
		Survey Reimbursement to Lawyers Express Title, LLC	\$285.00	
\$77.18		Water Proration to Director of Finance		
		Homeowner's Insurance Premium to Liberty Mutual Insurance	\$1,975.00	
		ESTIMATED Taxes to Director of Finance	\$4,484.00	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$304,907.92	\$380,143.84	Subtotals	\$405,393.62	\$384,537.63
		Due from Buyer		\$20,855.99
\$75,235.92		Due to Seller		
\$380,143.84	\$380,143.84	Totals	\$405,393.62	\$405,393.62

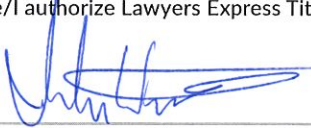
See signature addendum

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 Lawyers Express Title, LLC to cause the funds to be disbursed in accordance with this statement.


Ibraheem Ahmad Jamal Walker
Date 20220617


Franklin Richburg
Date 6/13/2022

Settlement Agent


Date