

Eagle Title
ALTA Universal ID:
16 Willow Avenue
Towson, MD 21286
(410) 825-2582

ALTA Combined Settlement Statement

File #:S26-32927T
Print Date & Time:07/30/2026 at 12:52 PM EDT
Escrow Officer(Closer):Escrow- Michael Schmidt
Settlement Location:16 Willow Avenue
Towson, MD, 21286

Property
Buyer
Seller
Lender

208 S. Robinson Street
Baltimore, MD 21224
Elgiz Sener
Sarah E. Morin
State Employees Credit
Union of MD, Inc.

Settlement Date07/30/2026
Disbursement Date07/30/2026

Seller			Buyer	
Deblt	Credit		Debit	Credit
		Financial		
	\$285,000.00	Sale Price of Property	\$285,000.00	
		Deposit		\$3,000.00
		Loan Amount		\$213,750.00
\$1,262.00		Seller Credit		\$1,262.00
\$5,831.56		2026/2027 R.E. Taxes Due		
		Prorations/Adjustments		
	\$5,366.96	City/Town Taxes 07/30/2026 to 06/30/2027	\$5,366.96	
\$101.36		Water 06/23/2026 to 07/30/2026		\$101.36
		Loan Charges		
		0.375% of Loan Amount (Points)	\$801.56	
		Loan Origination Fee	\$995.00	
		Appraisal Fee to Toohey Appraisals (\$790.00 POC by Borrower)		\$150.00
		Credit Report Fee to CBC Innovis	\$115.95	
		Flood Certification Fee to ServiceLink National Flood	\$4.50	
		Tax Service Fee to Corelogic	\$81.00	
		Prepaid Interest (\$36.60 per day from 07/30/2026 to 08/01/2026)	\$73.20	
		Impounds		
		Homeowner's insurance \$185.44 per month for 3 mo.	\$556.32	
		Property taxes \$483.64 per month for 3 mo.	\$1,450.92	
		Payoff(s)		
\$136,766.07		Payoff to Navy Federal Credit Union		
		Principal : \$136,308.33		
		Interest : \$407.74		
		Release : \$50.00		
\$19,159.40		Payoff to Navy Federal Credit Union		
		Principal : \$18,874.29		
		Interest : \$235.11		
		Release : \$50.00		
		Government Recording and Transfer Charges		
		Recording Fees	\$175.00	
		---Deed: \$60.00		
		---Mortgage: \$115.00		
\$1,425.00		Recordation Tax - City (Deed) to Baltimore City City Recording Office	\$1,425.00	
\$2,137.50		Transfer Tax - City (Deed) to Baltimore City City Recording Office	\$2,137.50	

Seller			Buyer	
Debit	Credit		Debit	Credit
\$712.50		Transfer Tax - State (Deed) to Clerk of the Circuit Court	\$712.50	
		Commission		
		Commission - Real Estate Flat Fee to Cummings & Co. Realtors	\$595.00	
\$595.00		Commission - Real Estate Flat Fee to Exp Realty LLC		
\$9,975.00		Listing Agent Commission to Exp Realty LLC		
\$7,125.00		Selling Agent Commission to Cummings & Co. Realtors		
		Title Charges & Escrow / Settlement Charges		
		Title - Abstract/Title Search to Chicago Title Insurance Company	\$245.00	
		Title - CPL (Lender) to Chicago Title Insurance Company	\$55.00	
		Title - Deed Preparation/Review Fee to Eagle Title, LLC	\$250.00	
		Title - Lender's Title Policy to Chicago Title Insurance Company	\$753.28	
		Title - Recording Service Fee to Eagle Title	\$65.00	
		Title - Settlement Fee to Eagle Title, LLC	\$795.00	
		Title - Wire/Courier Fee to Eagle Title	\$82.50	
		Title - Owner's Title Policy to Chicago Title Insurance Company	\$1,338.76	
\$300.00		Title - Release Processing Fee to Eagle Title, LLC		
\$70.00		Title - Release Tracking Fee to Eagle Title, LLC		
\$82.50		Title - Wire/Courier Fee to Eagle Title, LLC		
		Miscellaneous		
		Lien Cert to Baltimore City	\$56.31	
\$45.00		RON Signing to Eagle Title		
\$82.19		Water Due to Director of Finance		
		Water Prepayment to Director of Finance	\$150.00	
		Homeowner's Insurance Premium	\$2,225.36	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$185,670.08	\$290,366.96	Subtotals	\$305,506.62	\$218,263.36
		Due from Buyer		\$87,243.26
\$104,696.88		Due to Seller		
\$290,366.96	\$290,366.96	Totals	\$305,506.62	\$305,506.62

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

Elgiz Sener Elgiz Bal Sarah E. Morin Sarah E. Morin 07/29/2026
Elgiz Sener Date Sarah E. Morin Date

Settlement Agent  Date 7/30/20