

Universal Title, Owings Mills
 ALTA Universal ID:
 9505 Reisterstown Road
 Suite 2SW
 Owings Mills, MD 21117
 (443) 282-1080

ALTA Combined Settlement Statement

File #:	40-2026-3819	Property	4911 Queensberry Avenue	Settlement Date	04/06/2026
Print Date & Time:	04/06/2026 at 01:12 PM		Baltimore, MD 21215	Disbursement Date	04/06/2026
	EDT	Buyer	G & E Real Estate		
Manager:	Patrick Meighan		Development & Investment		
Settlement Location:	203 O'brien Road		LLC		
	Richmond, VA, 23227		203 O'brien Road		
		Seller	Richmond, VA 23227		
			Rose Jefferies		
			9909 Shoshone Way		
		Lender	Randallstown, MD 21133		
			ClearEdge Lending LLC		
			19800 Macarthur Boulevard		
			Suite 550		
			Irvine, CA 92612		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$155,000.00	Sale Price of Property	\$155,000.00	
		Deposit		\$5,000.00
		Loan Amount		\$124,000.00
		Prorations/Adjustments		
	\$367.00	County Taxes 04/06/2026 to 07/01/2026	\$367.00	
		Loan Charges		
		0.15% of Loan Amount (Points)	\$186.00	
		Broker Fee to Prime Loan Advisors	\$2,480.00	
		Entity Document Review Fee	\$300.00	
		Processing Fee to Prime Loan Advisors	\$500.00	
		Underwriting Fees	\$1,724.00	
		AMC Appraisal Management Fee to Nationwide Property & Appraisal (\$225.00 POC by Borrower)		
		Appraisal Fee to Nationwide Property & Appraisal (\$450.00 POC by Borrower)		
		Flood Certification to LERETA	\$9.50	
		Tax Service to LERETA	\$75.00	
		Prepaid Interest (\$23.36 per day from 04/06/2026 to 05/01/2026)	\$592.02	
		Impounds		
		Homeowner's insurance \$155.76 per month for 3 mo.	\$467.28	
		Property taxes \$129.8 per month for 7 mo.	\$908.60	
		Aggregate adjustment		\$519.20
		Government Recording and Transfer Charges		
		Recording Fees	\$175.00	
		---Deed: \$60.00		
		---Mortgage: \$115.00		
\$775.00		Recordation Tax - City (Deed) to Director of Finance	\$775.00	
\$1,162.50		Transfer Tax - City (Deed) to Director of Finance	\$1,162.50	

Seller			Buyer	
Debit	Credit		Debit	Credit
\$387.50		Transfer Tax - State (Deed) to Circuit Court for Baltimore City	\$387.50	
		Commission		
\$3,875.00		Listing Agent Commission to Berkshire Hathaway HomeServices PenFed Realty		
\$3,875.00		Selling Agent Commission to The Washington Team Realty	\$775.00	
		Title Charges & Escrow / Settlement Charges		
		Title - Abstract or Title Search to First American Title Insurance Company	\$325.00	
		Title - Buyer Settlement Fee to Universal Title, Owings Mills	\$850.00	
		Title - CPL (Lender) to First American Title Insurance Company	\$55.00	
		Title - Digital Processing Fee to Simplifile	\$10.00	
		Title - Lender's ALTA 8.1 Endorsement - \$0.00 to First American Title Insurance Company		
		Title - Lender's ALTA 9.10-06 Endorsement - \$0.00 to First American Title Insurance Company		
		Title - Lender's Title Policy to First American Title Insurance Company	\$437.00	
		Title - Lien Certificate to Universal Title, Owings Mills	\$112.62	
		Title - Recording Services to Universal Title, Owings Mills	\$50.00	
		Title - Title Examination Fee to Universal Title, Owings Mills	\$100.00	
		Title - Water Escrow - Buyer to Universal Title, Owings Mills	\$150.00	
\$150.00		Title - Water Escrow - Seller to Universal Title, Owings Mills		
\$50.00		Title - Wire & Disbursement Fee to Universal Title, Owings Mills		
		Title- Deed Preparation Fee to The Mason Law Firm	\$50.00	
		Title - Owner's Title Policy to First American Title Insurance Company	\$677.00	
		Miscellaneous		
\$395.00		Admin/Flat Fee to Berkshire Hathaway HomeServices PenFed Realty		
		Admin/Flat Fee to The Washington Team Realty	\$595.00	
\$91.41		Current Water Balance to Director of Finance		
		Homeowner's Insurance Premium	\$1,869.16	
		25/26 RE Taxes (7/1 - 6/30) to Director of Finance, Baltimore City (\$1,557.60 POC by Seller)		
Seller			Buyer	
Debit	Credit		Debit	Credit
\$10,761.41	\$155,367.00	Subtotals	\$171,165.18	\$129,519.20
		Due from Buyer		\$41,645.98
\$144,605.59		Due to Seller		
\$155,367.00	\$155,367.00	Totals	\$171,165.18	\$171,165.18

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 Universal Title, Owings Mills to cause the funds to be disbursed in accordance with this statement.

G & E Real Estate Development & Investment LLC, a Virginia Limited Liability Company

Rose Jefferies _____ Date

By: _____
Evelyn Williams, Member Date

By: _____
Gabriel Nimely, Member Date

Settlement Agent Date