

Kensington Realty Title, LLC
 ALTA Universal ID: 1026735
 1751 Elton Road,
 Suite 205
 Silver Spring, MD 20903
 (301) 434-2343

ALTA Combined Settlement Statement

File #:	25-MD-15628	Property	215 N Port Street	Settlement Date	06/09/2025
Print Date & Time:	06/09/2025 at 11:23 AM		Baltimore, MD 21224	Disbursement Date	06/09/2025
	EDT	Buyer	Diamond Bruns		
Escrow Officer:	Judith Campos	Seller	Erin Healy		
Settlement Location:	1751 Elton Road	Lender	First Home Mortgage Corporation		
	205				
	Silver Spring, MD, 20903				

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$192,500.00	Sale Price of Property	\$192,500.00	
		Deposit		\$2,000.00
		Loan Amount		\$130,000.00
		Lender Credit		\$20.50
		Buyer Agent Credit		\$384.00
		FNMA Grant		\$2,500.00
		Gift Funds		\$66,000.00
		Prorations/Adjustments		
	\$203.19	City/Town Taxes 06/09/2025 to 06/30/2025	\$203.19	
	\$384.00	Delayed Closing Credit	\$384.00	
	\$43.93	Ground Rent 06/09/2025 to 12/31/2025	\$43.93	
		Project Reinvest-NHS (\$5,000.00)		\$4,477.50
		Title Company Credit		\$500.00
		Loan Charges		
		3.576% of Loan Amount (Points)	\$4,648.80	
		Application Fee	\$95.00	
		Processing Fee	\$995.00	
		Underwriting Fee	\$895.00	
		Appraisal Fee (\$500.00 POC by Borrower)		
		Appraisal Mgmt Co. Fee (\$75.00 POC by Borrower)		
		Credit Report Fee	\$71.02	
		Flood Certification Fee	\$7.50	
		Prepaid Interest (\$23.02 per day from 06/09/2025 to 07/01/2025)	\$506.44	
		Impounds		
		Homeowner's insurance \$149.92 per month for 3 mo.	\$449.76	
		Property taxes \$293.49 per month for 3 mo.	\$880.47	
		Aggregate adjustment		\$443.41
		Payoff(s)		
\$137,576.07		Payoff to Truist Mortgage		
		Government Recording and Transfer Charges		
		Recording Fees	\$240.00	
		---Deed: \$60.00		
		---Mortgage: \$60.00		

Seller			Buyer	
Debit	Credit		Debit	Credit
		---2nd Mortgage - Project Reinvest via NHS: \$60.00		
		---GR Redemption Deed: \$60.00		
		Recordation Tax - City (Deed 2) to Director of Finance	\$15.00	
\$962.50		Recordation Tax - City (Deed) to Director of Finance	\$742.50	
		Transfer Tax - City (Deed 2) to Director of Finance	\$19.50	
\$1,443.75		Transfer Tax - City (Deed) to Director of Finance	\$1,113.75	
		Transfer Tax - State (Deed 2) to Circuit Court for Baltimore City	\$6.50	
\$481.25		Transfer Tax - State (Deed) to Circuit Court for Baltimore City		
		Commission		
\$3,850.00		Listing Agent Commission to Compass		
\$4,812.50		Selling Agent Commission to Douglas Realty LLC		
		Title Charges & Escrow / Settlement Charges		
		Title - CPL (Lender) to The Security Title Guarantee Corporation of Baltimore	\$30.00	
		Title - Lender's Title Policy to The Security Title Guarantee Corporation of Baltimore	\$409.50	
		Title- Electronic Recording x 2 to Simplifile	\$9.50	
		Title- Fedex to Kensington Realty Title, LLC	\$50.00	
		Title- GR Deed Preparation to Kensington Realty Title, LLC	\$500.00	
\$50.00		Title-1099 Prep to Kensington Realty Title, LLC		
\$150.00		Title-Deed Preparation to Eric F. Goldman, PA		
\$50.00		Title-Payoff Request (1) to Kensington Realty Title, LLC		
		Title-Recording Service fee to Guaranteed Recording Service	\$50.00	
\$350.00		Title-Settlement Fee or Closing fee to Kensington Realty Title, LLC		
		Title-Settlement Fee or Closing fee to Kensington Realty Title, LLC	\$740.00	
		Title-Title Examination to Eric F. Goldman, PA	\$250.00	
		Title-Title update to Kensington Realty Title, LLC	\$15.00	
\$50.00		Title-Wire Fee/Courier to Kensington Realty Title, LLC		
		Title - Owner's Title Policy to The Security Title Guarantee Corporation of Baltimore	\$865.60	
		Miscellaneous		
		2024 Annual RE Tax Amount (\$3,521.90 POC by Seller)		
		2025/2026 ESTIMATED First Half RE Prop Taxes to Director of Finance	\$1,937.05	
\$450.00		Flat fee to Compass		
		Flat fee to Douglas Realty LLC	\$595.00	
		Ground Rent Redemption to Chase & Chase	\$1,300.00	
		Lien Certificate x2 to Kensington Realty Title, LLC	\$112.62	
\$91.85		Outstanding Water Bill to Director of Finance		
\$631.00		Past Due Ground Rent (2024 & 2025) to Chase & Chase		
\$250.00		Release procurement and tracking to Mortgage Release Services		
\$500.00		Water escrow (Inside meter \$1,000)		
		Homeowner's Insurance Premium (12 mo.) to Safeco Insurance	\$1,799.00	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$151,698.92	\$193,131.12	Subtotals	\$212,480.63	\$206,325.41
		Due from Buyer		\$6,155.22
\$41,432.20		Due to Seller		
\$193,131.12	\$193,131.12	Totals	\$212,480.63	\$212,480.63

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 Kensington Realty Title, LLC to cause the funds to be disbursed in accordance with this statement.

_____	_____	_____	_____
Diamond Bruns	Date	Erin Healy	Date

_____	_____
Settlement Agent	Date