

Legacy Settlement Services, LLC
 ALTA Universal ID: 1193905
 2936 O Donnell Street
 Baltimore, MD 21224
 (410) 618-1271

ALTA Combined Settlement Statement

File #:	2026-13290-DE	Property	1417 Anchor Street	Settlement Date	08/19/2026
Print Date & Time:	08/17/2026 at 11:14 AM EDT	Buyer	Baltimore, MD 21230	Disbursement Date	08/19/2026
Processor:	Holly Duong		Zackary Gottzandt		
Settlement Location:	2936 O Donnell Street		1514 Battery Avenue		
	Baltimore, MD, 21224	Seller	Apt. 1		
			Baltimore, MD 21230		
			Paul G. Kluetz and Brett A. Kluetz		
		Lender	4108 Culver Street		
			Kensington, MD 20895		
			TowneBank Mortgage		
			180 Admiral Cochrane Drive		
			Suite 500		
			Annapolis, MD 21401		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$271,900.00	Sale Price of Property	\$271,900.00	
		Deposit		\$2,700.00
		Loan Amount		\$239,272.00
\$6,000.00		Seller Credit		\$6,000.00
		Prorations/Adjustments		
	\$2,366.06	City/Town Taxes 08/19/2026 to 01/01/2027	\$2,366.06	
		Loan Charges		
		0.375% of Loan Amount (Points)	\$897.27	
		Document Prep Fee	\$795.00	
		Underwriting Fee	\$755.00	
		Verification and Technology Fee	\$150.00	
		Appraisal Fee (\$550.00 POC by Borrower)		
		Credit Report Fee	\$103.88	
		Flood Certification Fee	\$11.50	
		Prepaid Interest (\$42.54 per day from 08/19/2026 to 09/01/2026)	\$553.02	
		Impounds		
		Homeowner's insurance \$132.92 per month for 3 mo.	\$398.76	
		Property taxes \$540.05 per month for 5 mo.	\$2,700.25	
		Aggregate adjustment		\$531.68
		Payoff(s)		
\$161,285.56		Payoff to Wells Fargo		
		Principal : \$160,707.21		
		Interest : \$528.35		
		Recording Fee: \$50.00		
		Government Recording and Transfer Charges		
		Recording Fees	\$120.00	
		---Deed: \$60.00		

Seller			Buyer	
Debit	Credit		Debit	Credit
		---Mortgage: \$60.00		
\$1,360.00		Recordation Tax - City (Deed) to Director of Finance	\$1,140.00	
\$2,039.25		Transfer Tax - City (Deed) to Director of Finance	\$2,039.25	
\$679.75		Transfer Tax - State (Deed) to Circuit Court for Baltimore City		
		Commission		
\$6,797.50		Listing Agent Commission to Cummings & Co. Realtors		
\$6,797.50		Selling Agent Commission to EVERYTHING REAL ESTATE LLC		
		Title Charges & Escrow / Settlement Charges		
		Title - Abstract and Title Update Fee to Legacy Settlement Services, LLC	\$150.00	
		Title - CPL (Lender) to WFG National Title Insurance Company	\$30.00	
		Title - Doc Storage Fee to Legacy Settlement Services, LLC	\$50.00	
		Title - Document Preparation Fee to Legacy Settlement Services, LLC	\$250.00	
		Title - FedEx/Wire to Legacy Settlement Services, LLC	\$50.00	
		Title - Lender's Title Policy to WFG National Title Insurance Company	\$806.40	
		Title - Lien Cert to Legacy Settlement Services, LLC	\$60.00	
		Title - Recording Service Fee to Easton Enterprise LLC	\$75.00	
		Title - Secure Communication Fee to Legacy Settlement Services, LLC	\$99.00	
		Title - Settlement/Closing Fee to Legacy Settlement Services, LLC/Pete Lizarzaburu/Morgane Barry/ Nazie Pooya/Rox Beach, Inc/Comfortable Closings/JPJCE, LLC	\$595.00	
		Title - Title Exam Fee to Legacy Settlement Services, LLC	\$295.00	
		Title - Owner's Title Policy to WFG National Title Insurance Company	\$1,054.76	
\$200.00		Title - Settlement Fee to Legacy Settlement Services, LLC		
		Miscellaneous		
\$50.00		FedEx/Wire to Legacy Settlement Services, LLC		
\$300.00		Final Water Escrow to Seller Escrow		
\$595.00		Listing Agent Admin Fee to Cummings & Co. Realtors		
\$250.00		Payoff/Release Procurement to Legacy Settlement Services, LLC		
\$109.80		Property Registration Dues to Director of Finance, Baltimore City		
\$69.00		Secure Communication Fee to Legacy Settlement Services, LLC		
		Selling Agent Admin Fee to EVERYTHING REAL ESTATE LLC	\$695.00	
		Homeowner's Insurance Premium	\$1,595.00	
		Property Taxes to Director of Finance, Baltimore City (\$3,224.86 POC by Seller)		
Seller			Buyer	
Debit	Credit		Debit	Credit
\$186,533.36	\$274,266.06	Subtotals	\$289,735.15	\$248,503.68
		Due from Buyer		\$41,231.47
\$87,732.70		Due to Seller		
\$274,266.06	\$274,266.06	Totals	\$289,735.15	\$289,735.15

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 Legacy Settlement Services, LLC to cause the funds to be disbursed in accordance with this statement.

Zackary Gottzandt

Date _____

Paul G. Kluetz

Date _____

Brett A. Kluetz

Date _____

Settlement Agent

Date _____