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

ALTA Combined Settlement Statement

File #:	2026-12060-NK	**Property**	209 Penn Street Baltimore, MD 21230	**Settlement Date**	05/14/2026
Print Date & Time:	05/14/2026 at 02:10 PM EDT	**Buyer**	Krystle Nneka Okafor 1301 Saint Paul Street Apt. 42 Baltimore, MD 21202	**Disbursement Date**	05/14/2026
Processor:	Caroline Kim	**Seller**	Pang-Yen Tseng 209 Penn Street Baltimore, MD 21230		
Settlement Location:	2936 O Donnell Street Baltimore, MD, 21224	**Lender**	Bayshore Mortgage Funding, LLC 2108 Emmorton Park Road Suite 204 Edgewood, MD 21040		

Seller			Buyer	
Debit	**Credit**		**Debit**	**Credit**
		Financial		
	$183,000.00	Sale Price of Property	$183,000.00	
		Deposit		$2,000.00
		Loan Amount		$251,720.00
		Prorations/Adjustments		
		203K escrow after initial draw at close	$53,471.50	
		50% of Materials released at closing	$17,833.50	
	$499.40	City/Town Taxes 05/14/2026 to 07/01/2026	$499.40	
		Loan Charges		
		1.16% of Loan Amount (Points)	$2,919.95	
		203(k) Supplemental Origination to Bayshore Mortgage Funding, LLC	$1,084.00	
		Processing Fees to Bayshore Mortgage Funding, LLC	$500.00	
		Underwriting Fees to Bayshore Mortgage Funding, LLC	$1,195.00	
		203(k) Inspection Fee to Bayshore Mortgage Funding, LLC	$300.00	
		203(k) Title Update Fee to Bayshore Mortgage Funding, LLC	$250.00	
		Appraisal Fee to Glenn B Staples & Associates Inc	$625.00	
		Closed Loan Fee to ICE Mortgage	$195.00	
		Credit Report Fee to XACTUS	$341.85	
		Flood Certification Fee to ICE Flood	$6.00	
		Mortgage Insurance Premium to Department of HUD	$4,329.34	
		nCino Technology Fee to nCino	$110.25	
		Verification of Employment to Xactus	$127.00	
		Prepaid Interest ($45.6889 per day from 05/14/2026 to 06/01/2026)	$822.40	
		Impounds		
		Homeowner's insurance $116 per month for 3 mo.	$348.00	
		Property taxes $316.46 per month for 7 mo.	$2,215.22	
		Aggregate adjustment		$664.46
		Payoff(s)		
$119,337.30		Payoff to Rocket Mortgage		
		Principal : $115,899.60		