Universal Title, White Marsh
MAHT Account
8015 Corporate Drive Suite G
Baltimore, MD 21236
(443) 282-1088

BANKUNITED, NA
Miami Lakes, FL

113838

Date: 11/18/2026

Order Number: 13-2026-11061

PAY Six Hundred Ninety Five And 00/100 $695.00

Void After 365 Days

TO THE ORDER OF Keller Williams Gateway
8015 Corporate Drive Suite C
Baltimore, MD 21236

HEAT SENSITIVE SHIELD • FADES WITH HEAT OR TOUCH •

MEMO Selling Agent Commission, other charges
PROPERTY: 3606 Fairview Avenue, Baltimore, MD 21216

⑈113838⑈ ⑆267090594⑆ 9856119385⑈

Check No. **113838**
Order No. **13-2026-11061**
Amount **$695.00**

Paid to **Keller Williams Gateway**
Date **11/18/2026**

Amount Breakdown
Selling Agent Commission $15,450.00
Admin/Flat Fee $695.00
Agent Credit $-15,450.00

Payee: Keller Williams Gateway
Order Number: 13-2026-11061
Closer Name: Gia Vakoutis
Buyer: Zau Maw Lazum, Thiri Thethtar Lwin, Tule River Homebuyer Earned Equity Agency Loan
Seller: James Griffin White
Purchase Price: $515,000.00
Loan Amount: $497,811.00
Property: 3606 Fairview Avenue, Baltimore, MD 21216
Memo: Selling Agent Commission, other charges

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Universal Title, White Marsh
ALTA Universal ID:
8015 Corporate Drive
Suite G
Baltimore, MD 21236
(443) 219-0467

ALTA Combined Settlement Statement

File #:	13-2026-11061	Property	3606 Fairview Avenue Baltimore, MD 21216	Settlement Date	11/17/2026
Print Date & Time:	11/17/2026 at 02:12 PM EST	Buyer	Tule River Homebuyer Earned Equity Agency Loan 900 E Fort Ave Apt 308 Baltimore, MD 21230	Disbursement Date	11/18/2026
Manager:	Gia Vakoutis				
Settlement Location:	8015 Corporate Drive Suite G , MD, 21236	Seller	James Griffin White 3606 Fairview Avenue Baltimore, MD 21216		
		Lender	GeriWay Home Mortgage, Inc. 2801 Network Boulevard Suite 600 Frisco, TX 75034		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	$515,000.00	Sale Price of Property		
		Deposit	$515,000.00	
		Loan Amount		$5,000.00
$7,500.00		Seller Credit		$497,811.00
		Agent Credit		$7,500.00
				$15,450.00
		Prorations/Adjustments		
	$2,946.76	City/Town Taxes 11/17/2026 to 06/30/2027		
		Gift Funds - Nu Myaw	$2,946.76	
		Gift Funds -Myat Thwe		$20,000.00
				$20,000.00
		Loan Charges		
		Broker Fee to Caliver Beach Mortgage, LLC		
		Underwriting Fees	$8,867.00	
		Appraisal Fee to RD Appraisals LLC ($575.00 POC by Borrower)	$1,695.00	
		Mortgage Insurance Premium to HUD		
		Pest Inspection Fee ($750.00 POC by Borrower)	$8,561.87	
		Prepaid Interest ($105.70 per day from 11/18/2026 to 12/01/2026)		
			$1,374.10	
		Impounds		
		Homeowner's Insurance $219.75 per month for 3 mo.		
		Property taxes $403.55 per month for 5 mo.	$659.25	
		Aggregate adjustment	$2,017.75	
				$807.10
		Payoff(s)		
$370,040.40		Payoff to Richard Lake		
		Principal : $360,000.00		
		Additional Interest : $2,130.30		
		September Payment: $3,600.00		
		October Payment: $3,600.00		
		November Payment: $710.10		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Government Recording and Transfer Charges		
$50.00		Recording Fees		
		---Deed: $60.00	$175.00	
		---Mortgage: $115.00		
		---Lien Release: $50.00		
$2,575.00		Recordation Tax - City (Deed) to Director of Finance		
$3,862.50		Transfer Tax - City (Deed) to Director of Finance	$2,575.00	
$1,287.50		Transfer Tax - State (Deed) to Circuit Court for Baltimore City	$3,862.50	
			$1,287.50	
		Commission		
$12,875.00		Listing Agent Commission to Advance Realty		
$15,450.00		Selling Agent Commission to Keller Williams Gateway		
		Title Charges & Escrow / Settlement Charges		
		Title - Abstract or Title Search to First American		
		Title - Buyer Settlement Fee to Universal Title, White Marsh	$325.00	
		Title - CPL (Lender) to First American Title Insurance Company	$850.00	
		Title - Deed Preparation Fee to The Mason Law Firm, PLC	$55.00	
$5.25		Title - Digital Processing Fee to Simplifile	$50.00	
		Title - Lender's ALTA 8.1 Endorsement - $0.00 to First American Title Insurance Company	$10.50	
		Title - Lender's ALTA 9 Endorsement - $0.00 to First American Title Insurance Company		
		Title - Lender's Title Policy to First American Title Insurance Company		
$295.00		Title - Lien Certificate to Universal Title, White Marsh	$1,674.00	
		Title - Procure & Payoff Liens to Universal Title, White Marsh	$112.62	
$35.00		Title - Recording Services to Universal Title, White Marsh		
		Title - Release Tracking to UT Releases	$50.00	
$300.00		Title - Title Examination Fee to Universal Title, White Marsh		
$25.00		Title - Water Escrow to Universal Title, White Marsh	$100.00	
$100.00		Title - Wire & Disbursement Fee to Universal Title, White Marsh		
		Title- Certificate of Satisfaction to The Mason Law Firm PLC		
		Title - Owner's Title Policy to First American Title Insurance Company	$1,168.00	
		Miscellaneous		
		Admin/Flat Fee to Keller Williams Gateway		
		Home Inspection to Spectora, Inc.	$695.00	
		Home Warranty Premium to Guard Home Warranty	$684.00	
$716.01		Water Bill to Director of Finance	$649.00	
		Homeowner's Insurance Premium to BTC Insurance Services LLC		
$4,842.58		Property Taxes to Director of Finance, Baltimore City	$2,636.98	

Seller			Buyer	
Debit	Credit		Debit	Credit
$419,959.24	$517,946.76	Subtotals	$558,081.83	$566,568.10
		Due to Buyer	$8,486.27	
$97,987.52		Due to Seller		
$517,946.76	$517,946.76	Totals	$566,568.10	$566,568.10

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, White Marsh to cause the funds to be disbursed in accordance with this statement.

Tule River Homebuyer Earned Equity Agency Loan

By: _____ 11-17-26 Date

James Griffin White _____ Date

_____ 11/17/26

Settlement Agent Date

Signature Addendum

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James Griffin White 11/17/26 Date

Settlement Agent 11/17/26 Date