

Key Settlements, Inc.
355 Eisenhower Pkwy, Ste. 104 Livingston, NJ 07039



File Number / Escrow Number: [REDACTED]
Officer/Escrow Officer: [REDACTED]
Settlement Location: [REDACTED]

Property Address: [REDACTED]
Union City, NJ 07087
Buyer: [REDACTED]
Seller: [REDACTED]
Lender: **M&TBank**
Settlement Date: **December 04, 2017** Disbursement Date: **December 04, 2017**

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$235,000.00	Sale Price of Property	\$235,000.00	
		Loan Amount		\$188,000.00
		Refund for overpayment of credit report fee		\$22.50
		Lender Credits		\$18,715.67
		Prorations/Adjustments		
	\$493.87	City/Town Taxes 12/4/2017 to 12/31/2017	\$493.87	
\$42.29		HOA reimbursement 12/1/2017 to 12/4/2017		\$42.29
		Loan Charges		
		4% of Loan Amount (Points) to M&TBank	\$7,520.00	
		Application Fee (B/POC: \$250.00) to M&TBank		
		Origination Fee to M&TBank	\$895.00	
		Prepaid Interest (\$18.03 per day from 12/4/2017 to 1/1/2018)	\$504.84	
		Appraisal Fee (B/POC: \$495.00) Solidifi		
		Counseling Fee (B/POC: \$75.00) Framework		
		Credit Report Fee (B/POC: \$22.50) CBC Innovis		
		Flood Certification Fee CoreLogic	\$8.00	
		Tax Service Fee CoreLogic	\$82.50	
		Verification of Employment	\$14.00	
		Other Loan Charges		
		Impounds		
		Homeowner's Insurance \$33.25 per month for 4 mo.	\$133.00	
		Property Taxes \$556.38 per month for 4 mo.	\$2,225.52	
		Aggregate Adjustment	(\$589.59)	
		Title Charges & Escrow / Settlement Charges		
		Title - Owner's Title Insurance (optional) to Hudson Realty Abstract Co.	\$200.00	
		Title - ALTA 8.1-06 Environmental to Hudson Realty Abstract Co.	\$25.00	
		Title - ALTA 9.0-06 to Hudson Realty Abstract Co.	\$25.00	
		Title - Closing Service Letter to Hudson Realty Abstract Co.	\$75.00	
		Title - County Searches to Hudson Realty Abstract Co.	\$100.00	
		Title - Examination to Hudson Realty Abstract Co.	\$100.00	
		Title - Flood Certificate to Hudson Realty Abstract Co.	\$10.00	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Title - Notice of Settlement Purchase w/ Mortgage to Hudson Realty Abstract Co.	\$75.00	
		Title - Settlement 1099 Filing to Key Settlements, Inc.	\$10.00	
		Title - Settlement Copy Charge to Key Settlements, Inc.	\$50.00	
		Title - Settlement Overnight Fee to Key Settlements, Inc.	\$32.00	
		Title - Settlement Recording handling fee Deed, Mtg to Key Settlements, Inc.	\$10.00	
		Title - Settlement Service, Pre/Post-Closing to Key Settlements, Inc.	\$100.00	
		Title - Settlement Service, w disbursements to Key Settlements, Inc.	\$425.00	
		Title - Simultaneous Issue to Hudson Realty Abstract Co.	\$25.00	
		Title - Tax and Assessment Searches to Hudson Realty Abstract Co.	\$30.00	
		Title - Transaction Management Fee to Hudson Realty Abstract Co.	\$28.00	
		Title - Upper Court Searches/Patriot Name Search to Hudson Realty Abstract Co.	\$28.00	
		Title - Lenders Title Insurance to Hudson Realty Abstract Co.	\$899.00	
		Commission		
\$14,100.00		Commission Re/Max Villa Realtors		
		Government Recording And Transfer Charges		
		Recording Fee Deed to Hudson County Register	\$133.00	
		Recording Fee Mortgage to Hudson County Register	\$263.00	
\$53.00		Recording Fee Release to Hudson County Register		
\$1,208.00		State Transfer Tax to Hudson County Register		
		Payoff(s)		
\$206,680.45		Payoff Bayview Bayview		
\$10,040.13		HOA Lien Payoff		
		Miscellaneous		
\$70.00		water/sewer [REDACTED] Condo Association		
\$1,000.00		Title exam and services to Law Office of [REDACTED], LLC		
		HOA 2 months working capital [REDACTED] Association	\$655.56	
		Personal representation (legal fee) buyer to Law Office of Patel & Soltis	\$750.00	
\$2,000.00		Attorney Fee, Seller to Law Office of [REDACTED] LLC		
\$300.00		Wire Fee/FedEx Charges to Law Office of [REDACTED], LLC		
		HOA December 2017 [REDACTED] Condo Association	\$327.78	
		Homeowner's Insurance Premium (12 mo) Geico	\$399.00	
		Property Taxes-1st qtr 2018 ESTIMATE Union City	\$1,752.32	
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$235,493.87	\$235,493.87	Subtotals	\$252,814.80	\$206,780.46
		Due from [REDACTED]		\$46,034.34
	\$0.00	Due from [REDACTED]		
\$235,493.87	\$235,493.87	Totals	\$252,814.80	\$252,814.80

Acknowledgement

We/I have carefully reviewed the ALTA 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 ALTA Settlement Statement. We/I authorize Key Settlements, Inc. to cause the funds to be disbursed in accordance with this statement.





