

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	

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.





