

File No./Escrow No.: 19908  
 Print Date & Time: 5/17/2023 10:40:43 AM  
 Officer/Escrow Officer: DELRAY TITLE & ABSTRACT CO.  
 Settlement Location: 210 NE 6TH AVE, STE. 105, DELRAY BEACH, FL 33483

Property Address: 1395 SW 27th Ave, #101, Delray Beach, FL 33445  
 Buyer: Chandra B. Ghanshiam and Rajmattee Ghanshiam  
 9 Burham Rd., New Hyde Park, NY 11040  
 Seller: Maureen A. White  
 8 Carnation Circle, Unit D, Reading, MA 01867  
 Lender: LoanDepot.com, LLC  
 6561 Irvine Center Drive Irvine, CA 92618  
 Type of Loan: Conventional Loan #: 400865873 MIC #:  
 Settlement Date: 5/9/2023  
 Disbursement Date: 5/10/2023

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	\$300,000.00	Sales Price of Property	\$300,000.00	
		Deposit including earnest money		\$5,000.00
		Loan Amount		\$180,000.00
		Credit at Condo. Association	\$100.00	
		June Condo. Maintenance	\$353.00	
		<b>Prorations/Adjustments</b>		
\$865.80		County Taxes from 1/1/2023 to 5/9/2023		\$865.80
	\$100.00	Credit at Condo. Association		
	\$336.10	May Condo. Maint. from 5/9/2023 to 5/31/2023	\$336.10	
		<b>Loan Charges to LoanDepot.com, LLC 6561 Irvine Center Drive Irvine, CA 92618</b>		
		Points to LoanDepot.com, LLC	\$1,607.40	
		Prepaid Interest from 5/10/2023 to 6/1/2023	\$718.74	
		Processing Fee to LoanDepot.com, LLC	\$850.00	
		Underwriting Fee to LoanDepot.com, LLC	\$595.00	
		<b>Other Loan Charges</b>		
		Credit Report Fee to Corelogic Credco	\$60.00	
		Flood Certification Fee to ServiceLink National Flood LLC	\$8.00	
		HoA Certification Fee to Campbell Management	\$430.95	
		HoA Master Insurance Fee to Campbell Management	\$25.95	
		MERS Registration Fee to MERS	\$24.95	

		Mobile Notary & Express Fee to Delray Title & Abstract	\$237.50	
		Tax Service Fee to Corelogic	\$68.00	
		<b>Impounds</b>		
		Aggregate Adjustment		\$314.52
		Homeowner's Insurance 3 per month for \$52.42/mo.	\$157.26	
		Property Taxes 9 per month for \$195.98/mo.	\$1,763.82	
		<b>Title Charges &amp; Escrow / Settlement Charges</b>		
		Title - Endorsements	\$262.50	
\$700.00		Title - Settlement Fee to Delray Title & Abstract	\$940.00	
\$185.00		Title and County Tax Searches to Delray Title & Abstract		
\$1,575.00		Title Insurance to Westcor Land Title Insurance Company	\$300.00	
		<b>Commission</b>		
		<b>Government Recording and Transfer Charges</b>		
\$19.10		Affidavit to State of Florida		
		Record Deed: to Clerk of Court	\$27.60	
		Record Mortgage: to Clerk of Court	\$197.60	
		Transfer Tax Mortgage County to State of Florida	\$360.00	
\$2,100.00		Transfer Tax State Deed to State of Florida		
		Transfer Tax State Mortgage to State of Florida	\$630.00	
		<b>Payoff(s)</b>		
		<b>Miscellaneous</b>		
\$410.00		Condo Estoppel & Handling Fee to The Pines of Delray / POC by Delray		
		Homeowner's Insurance Premium to Citizens Property Insurance	\$629.00	
\$115.00		Municipal Lien/Permit Search & Handling to Exact Lien Search/ POC by Delray		

Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$5,969.90	\$300,436.10	<b>Subtotal</b>	\$310,683.37	\$186,180.32
		<b>Due From Borrower</b>		\$124,503.05
\$294,466.20		<b>Due To Seller</b>		
\$300,436.10	\$300,436.10	<b>Totals</b>	\$310,683.37	\$310,683.37

ALTA Settlement Statement Acknowledgm.

Buyer: Chandra B. Ghanshiam and Rajmattee Ghanshiam  
 9 Burham Rd., New Hyde Park, NY 11040

Seller: Maureen A. White  
 8 Carnation Circle, Unit D, Reading, MA 01867

Lender: LoanDepot.com, LLC  
 6561 Irvine Center Drive Irvine, CA 92618

Settlement Agent: DELRAY TITLE & ABSTRACT CO.

Settlement Location: 210 NE 6TH AVE, STE. 105, DELRAY BEACH, FL 33483

Loan Information: Type of Loan: Conventional Loan #: 400865873 MIC #:

Settlement Date: 5/9/2023

Disbursement Date: 5/10/2023

Property Address: 1395 SW 27th Ave, #101, Delray Beach, FL 33445

We/I have carefully reviewed the ALTA Settlement Statement prepared by DELRAY TITLE & ABSTRACT CO. 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 DELRAY TITLE & ABSTRACT CO. to cause the funds to be disbursed in accordance with this statement.

Chandra B. Ghanshiam  
 Chandra B. Ghanshiam Borrower

Maureen A. White  
 Maureen A. White Seller

Rajmattee Ghanshiam  
 Rajmattee Ghanshiam Borrower

DELRAY TITLE & ABSTRACT CO.

Susan Algas