

File Number:	20203373	Great Road Settlement Services,
Print Date & Time:	7/17/2020 2:44 PM	LLC
Escrow Officer:	James A. Miller Esq.	3028 Market Street
Settlement Location:	3028 Market Street Camp Hill, PA 17011	Camp Hill, PA 17011

Property Address: Property Address
411 Eisenhower Dr. Carlisle, Pennsylvania 17013

PIN
29-07-0467-059

Buyer: Siddharth Baliyan - 205 Conodoguinet Avenue, Apt 1, Camp Hill, PA 17011
Bhawna Rathi - 205 Conodoguinet Avenue, Apt 1, Camp Hill, PA 17011

Seller: Ethelyene Harris Smith, PA

Lender: United Wholesale Mortgage, ISAOA/ATIMA - PO BOX 202028, Florence, SC 29502-2028

Settlement Date: 7/17/2020
Disbursement Date: 7/17/2020
Additional dates per state requirements: 7/17/2020

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$179,900.00	Sales Price of Property	\$179,900.00	
		Deposit		\$1,000.00
		Loan Amount		\$143,920.00
\$3,200.00		Seller Credit		\$3,200.00
		Prorations/Adjustments		
	\$282.04	County Taxes 7/17/2020 to 12/31/2020 @\$618.13/yr	\$282.04	
	\$21.11	HOA Dues 7/17/2020 to 7/31/2020 @\$46.00/mo	\$21.11	
		Other w/Carryover		
\$113.28		School Property Tax 7/1/2020 to 7/17/2020 @\$2,591.38/yr		\$113.28
		Loan Charges to United Wholesale Mortgage, ISAOA/ATIMA		
		Prepaid Interest (\$11.10 per day from 7/17/2020 to 8/1/2020)	\$166.55	
		Tax Service to United Wholesale Mortgage, ISAOA/ATIMA	\$85.00	
		Underwriting Fee to United Wholesale Mortgage, ISAOA/ATIMA	\$1,055.00	
		Other Loan Charges		
		Appraisal Fee to First Look POCB \$475.00		
		Credit Report Fee to C4D Mortgage Company	\$22.56	
		Flood Certification to Corelogic	\$8.00	
		Loan Origination Fee to C4D Mortgage Company POCL		

		\$2,158.80		
		Title Charges & Escrow/Settlement Charges		
		Title - Lender's Policy \$143,920.00 to Great Road Settlement Services, LLC PA 100 r 10 19 CC&R's STG \$100.00 PA 300 Mortgage Survey Exception STG \$100.00 PA 900 EPL STG \$100.00	\$300.00	
		Title - Owner's Policy \$179,900.00 Premium - \$1,481.00 to Great Road Settlement Services, LLC	\$1,481.00	
\$150.00		Deed Preparation Fee to Halbruner, Hatch and Guise		
		Erecord/Eservice to Great Road Settlement Services, LLC	\$50.00	
		Overnight to Great Road Settlement Services, LLC	\$30.00	
		Title - Closing Protection Letter Fee to Stewart Title Guaranty Company	\$125.00	
		Title - Notary Fee to Great Road Settlement Services, LLC	\$25.00	
		Wire to Great Road Settlement Services, LLC	\$35.00	
		Commission		
\$5,397.00		Real Estate Commission Buyer's Broker \$5,397.00 + \$395.00 to RSR Realtors Inc	\$395.00	
\$5,792.00		Real Estate Commission Seller's Broker \$5,397.00 + \$395.00 to Coldwell Banker Residential Brokerage		
		Government Recording and Transfer Charges		
		Recording Fees Deed: \$83.75 Mortgage: \$125.75 to Recorder of Deeds	\$209.50	
		Tax Stamp for County Deed to Recorder of Deeds	\$1,799.00	
\$1,799.00		Tax Stamp for State Deed to Recorder of Deeds		
		Payoff(s)		
\$161,993.07		Payoff of First Mortgage Loan to Members Principal Balance Good Through 7/20/2020 \$161,549.79 interest \$325.86 PMI \$45.17 recording \$72.25		
		Miscellaneous		
		2020 County/Township Tax on 4/24/2020 to Barbara Matter POCS \$618.13		
		Homeowners Association Capital Contribution to Keystone Arms Community Association	\$175.00	
		Homeowners Association common expense operating budget 2020 to Keystone Arms Community Association POCS \$46.00		
\$51.00		Homeowners Association Dues July 2020 to Keystone Arms Community Association		
\$231.00		Homeowners Association Resale Cert to Susan Kennedy		
\$20.00		Reimbursement for Tax Certification to Great Road Settlement Services, LLC		
\$128.78		Utilities-Final water/sewer to North Middleton Authority		
		2020/21 School Property Tax to Barbara Matter	\$2,591.38	
		Homeowner's Insurance Premium (12 mo.) to Farmers	\$456.00	
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$178,875.13	\$180,203.15	Subtotals	\$189,212.14	\$148,233.28
		Due From Borrower/Buyer		\$40,978.86
\$1,328.02		Due To Seller		
\$180,203.15	\$180,203.15	Totals	\$189,212.14	\$189,212.14

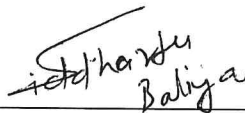
Title Insurance – Simultaneous Rate Premiums

The Owner's and Lender's title insurance premiums set out above represent the actual rates filed with the Pennsylvania Department of Insurance. The Owner's and Lender's title insurance premiums shown on the Closing Disclosure were calculated and disclosed in the manner required by Federal regulation as required by the Consumer Financial Protection Bureau (CFPB). Despite the difference in the breakdown of premiums disclosed, the total combined premiums as required to be disclosed by the CFPB equals the total combined premiums calculated above using the current rules and rates of this State.

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. SELLER INSTRUCTIONS: If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040). This transaction does not need to be reported on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

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 Great Road Settlement Services, LLC to cause the funds to be disbursed in accordance with this statement.




Siddharth Baliyan

07-17-2020
Date



Bhawna Rathi

07-17-2020
Date



Ethelyene Harris Smith

07-17-2020
Date