

File No./Escrow No.: 626-127881  
Print Date & Time: 10/1/2019 8:27:30 AM  
Officer/Escrow Officer:

**Foundation Title, LLC - East  
Brunswick**  
214 Highway 18  
3rd Floor  
East Brunswick, NJ 08816  
(732) 214-9070



Property Address: 11 RAINFORD ROAD  
EDISON, NJ 08820 (MIDDLESEX)

Buyer: PANKAJ KUMAR AND TARUNA CHAUHAN  
11 Rainford Road  
Edison, NJ 08820

Seller: MARILYN GONZALEZ 11 Rainford Road  
Edison, NJ 08820

ANGEL L. FIGUEROA AND MARGARITA FIGUEROA

Lender: NJ Lenders Corp., ISAOA/ATIMA

Settlement Date: 10/1/2019  
Disbursement Date: 10/1/2019

From Closing Disclosure: (informational only)

Title - Lender's Title Insurance to Foundation Title, LLC - East Brunswick	\$1,953.00
Title - Owner's Title Insurance (optional) to Foundation Title, LLC - East Brunswick	\$421.00

Seller		Description	Buyer	
P.O.C.	Debit		P.O.C.	Credit
		<b>Deposits, Credits, Debits</b>		
	\$7,000.00	Seller Credit		\$7,000.00
		Lender Credit from NJ Lenders Corp., ISAOA/ATIMA		\$1,436.00
		EMD		\$20,000.00
	\$20,000.00	Sale Price of Property	\$545,000.00	
		Excess deposit		
		<b>Prorations</b>		
	\$90.33	Sewer - Buyer credits Seller 10/1/2019 to 12/31/2019 @ \$362.30/Year	\$90.33	
		<b>Payoffs</b>		
	\$288,517.54	Payoff of First Mortgage Loan		
		<b>Commissions</b>		
	\$26,900.00	Real Estate Commission to On Track Realty		
		<b>New Loans</b>		
		Loan Amount		\$436,000.00
		Appraisal Fee to NJ Lenders Corp., ISAOA/ATIMA	\$375.00	
		Credit Report to NJ Lenders Corp., ISAOA/ATIMA	\$72.00	
		Application Fee to NJ Lenders Corp., ISAOA/ATIMA	\$875.00	
		Tax service to NJ Lenders Corp., ISAOA/ATIMA	\$78.00	
		Flood certification to NJ Lenders Corp., ISAOA/ATIMA	\$11.00	
		Homeowner's Insurance Premium ( 12 mo.) to NJ Lenders Corp., ISAOA/ATIMA	\$1,226.00	
		Homeowner's Insurance \$102.17 per month for 4 mo.	\$408.68	
		Property Taxes \$816.26 per month for 2 mo.	\$1,632.52	
		Aggregate Adjustment	\$204.34	
		<b>Title Charges</b>		
		Title - Lender's Title Insurance to Foundation Title, LLC - East Brunswick	\$1,953.00	
		Title - Owner's Title Insurance (optional) to Foundation Title, LLC - East Brunswick	\$421.00	
		Title - ALTA 8.1 Environmental Protection Lien (6-17-06) Endorsement(s) to Foundation Title, LLC - East Brunswick	\$25.00	
		Title - ALTA 9.10 Residential - Restrictions, Encroachments, Minerals, Current Violation Endorsement(s) to Foundation Title, LLC - East Brunswick	\$25.00	
		Title - Survey Endorsement Endorsement(s) to Foundation Title, LLC - East Brunswick	\$25.00	
		Title - Settlement or closing fee to Foundation Title, LLC - East Brunswick	\$475.00	
		Title - Abstract or title search to Foundation Title, LLC - East Brunswick	\$105.00	
		Title - Examination to Foundation Title, LLC - East Brunswick	\$100.00	

			Title - Express delivery service fees to Foundation Title, LLC - East Brunswick			\$11.83
			Title - Closing Protection Letter to Foundation Title, LLC - East Brunswick (Remittance Transfer - FOUNDATION: \$75.00)			\$75.00
			Title - Notice of Settlement Filing Fee to Foundation Title, LLC - East Brunswick			\$44.50
			Title - Handling Fee to Foundation Title, LLC - East Brunswick			\$10.00
			Title - Internet Package Download to Foundation Title, LLC - East Brunswick			\$50.00
			Title - Taxes Assessments and Utilities (Priority) to Foundation Title, LLC - East Brunswick			\$43.00
			Title - Transaction Management Platform to Foundation Title, LLC - East Brunswick			\$25.00
			Title - Priority Patriot Name Search to Foundation Title, LLC - East Brunswick			\$18.00
			Title - Incoming Wire to Foundation Title, LLC - East Brunswick			\$17.00
			Title - Notary/Acknowledgment to Foundation Title, LLC - East Brunswick			\$25.00
			Title - Flood Hazard Certificate (WTG) to Foundation Title, LLC - East Brunswick			\$15.00
			Title - Upper Court Search (State Capital) to Foundation Title, LLC - East Brunswick			\$60.00
			Title - Tidelands Search Full Report (WTG) to Foundation Title, LLC - East Brunswick			\$40.00
			<b>Government Recording and Transfer Charges</b>			
			Recording fees: Deed \$155.00			\$155.00
			Mortgage \$163.00			\$163.00
	\$4,607.00		State Deed Tax/Stamps to Hold for Recording - TD Bank - wire			
			<b>Additional Settlement Charges</b>			
	\$1,750.00		Seller Attorney Fee to Joseph P. Pasqualetto, Esq.			
			Buyer Attorney Fee to Law Office of Joseph C. Bonk			\$1,355.00
	\$25.00		Overnight/Wire fee for payoff to Foundation Title, LLC - East Brunswick			
	\$75.00		Mortgage Release Processing Fee to Foundation Title, LLC - East Brunswick			
\$2,494.11			Current Taxes 3rd qtr taxes paid to Edison Tax Collector			
			WATER PRIVATE to			
\$362.30			Sewer Account 2019 PAID IN FULL to Edison Tax Collector			
			Current Taxes 4th qtr est. to Edison Tax Collector			\$2,794.00
	<b>Seller</b>			<b>Buyer</b>		
<b>P.O.C.</b>	<b>Debit</b>	<b>Credit</b>		<b>P.O.C.</b>	<b>Debit</b>	<b>Credit</b>
\$2,856.41	\$358,874.54	\$545,090.33	<b>Subtotals</b>	\$1,226.00	\$556,368.52	\$464,436.00
			Due From Buyer			\$91,932.52
	\$186,215.79		Due To Seller			
\$2,856.41	\$545,090.33	\$545,090.33	<b>Totals</b>	\$1,226.00	\$556,368.52	\$556,368.52