

# Settlement Statement

## Your Order Summary

FILE #	2022-1-3613	PROPERTY ADDRESS	168 Upton Street Unit 4 Grafton, MA 01519	LOAN #	2200012859
PREPARED	09/16/2022			TITLE BY	Dalton & Finegold LLP
SETTLEMENT	09/19/2022	BUYER	Vidya Sagar Aedla and Akhila Mitai	OUR ADDRESS	34 Essex Street Andover, MA 01810
DISBURSEMENT	09/19/2022	SELLER	Rachel M. Loulache	OUR PHONE #	(978) 470-8400
SETTLEMENT LOCATION	199 Sudbury Road Concord, MA 01742	LENDER	Digital Federal Credit Union	CLOSING ATTORNEY	Dawn Venuto

## Charges

SELLER DEBIT	SELLER CREDIT	PRIMARY CHARGES & CREDITS	BUYER DEBIT	BUYER CREDIT
	\$372,000.00	Sales Price of Property	\$372,000.00	
		Deposit		\$18,000.00
		Loan Amount		\$353,400.00
\$5,000.00		Seller Credit		\$5,000.00
SELLER DEBIT	SELLER CREDIT	PRORATIONS/ADJUSTMENTS	BUYER DEBIT	BUYER CREDIT
	\$182.59	City/Town Taxes 09/19/2022 to 10/01/2022	\$182.59	
	\$134.00	Condo Fee Adjustment 09/19/2022 to 10/01/2022	\$134.00	
SELLER DEBIT	SELLER CREDIT	LOAN CHARGES	BUYER DEBIT	BUYER CREDIT
		0.125% of Loan Amount (Points)	\$441.75	
		Application Fee (\$300.00 POC by Borrower)		
		Processing Fee	\$200.00	
		Appraisal Fee to Pro Teck Valuation Intelligence	\$550.00	
		Condo Questionnaire Fee to Condo Safe	\$245.00	
		Credit Report Fee to Factual Data by CBC	\$40.70	
		Flood Certification Fee to Corelogic Flood Services	\$12.50	
		Tax Service Fee	\$83.00	
		Prepaid Interest (\$49.62 per day from 09/19/2022 to 10/01/2022)	\$595.44	
SELLER DEBIT	SELLER CREDIT	IMPOUNDS	BUYER DEBIT	BUYER CREDIT
		Property taxes \$466.63 per month for 2 mo.	\$933.26	
		Aggregate adjustment	\$466.63	
SELLER DEBIT	SELLER CREDIT	PAYOFFS	BUYER DEBIT	BUYER CREDIT
\$251,198.91		Payoff to Citizens One Home Loans		
		Principal : \$246,552.91		
		Interest : \$2,329.73		
		Additional Interest : \$206.85		
		Release : \$105.00		
		Escrow/impound Overdraft: \$1,919.51		
		Unpaid Late Charges: \$64.91		
		Unpaid Insufficient Funds Charges: \$20.00		

SELLER DEBIT	SELLER CREDIT	<b>GOVERNMENT RECORDING AND TRANSFER CHARGES</b>	BUYER DEBIT	BUYER CREDIT
		Recording Fees	\$360.00	
		---Deed: \$155.00		
		---Mortgage: \$205.00		
\$109.75		6D Certificate to Worcester District Registry of Deeds		
\$1,696.32		Excise Tax (State Deed Taxes) to Worcester District Registry of Deeds		
		Homestead to Worcester District Registry of Deeds	\$35.00	
		MLC to Worcester District Registry of Deeds	\$80.00	
SELLER DEBIT	SELLER CREDIT	<b>COMMISSIONS</b>	BUYER DEBIT	BUYER CREDIT
\$9,225.00		Listing Agent Commission to Berkshire Hathaway HomeServices Commonwealth Real Estate		
\$9,225.00		Selling Agent Commission to Cali Realty Group		
SELLER DEBIT	SELLER CREDIT	<b>TITLE CHARGES</b>	BUYER DEBIT	BUYER CREDIT
		Title - Lender's Title Policy to Fidelity National Title Insurance Company	\$885.00	
		Title - Settlement or Closing Fee to Dalton & Finegold LLP	\$675.00	
		Title - Owner's Title Policy to Fidelity National Title Insurance Company	\$778.00	
SELLER DEBIT	SELLER CREDIT	<b>MISCELLANEOUS CHARGES</b>	BUYER DEBIT	BUYER CREDIT
\$25.00		Check for proceeds to Dalton & Finegold LLP		
\$4,299.00		Condo Fee Payoff to Laurel Hill Condominium Trust		
\$95.00		Discharge Tracking to Dalton & Finegold LLP		
\$50.00		Payoff Courier Fee to Dalton & Finegold LLP		
\$2,500.00		Seller Legal Fee to Ladimer Law		
		Homeowner's Insurance Premium to Commerce Insurance (\$184.00 POC by Borrower)		
SELLER DEBIT	SELLER CREDIT	<b>TOTALS</b>	BUYER DEBIT	BUYER CREDIT
\$283,423.98	\$372,316.59		\$378,697.87	\$376,400.00

CASH FROM BUYER    \$2,297.87

CASH TO SELLER        \$88,892.61

See signature addendum

# Signature Addendum

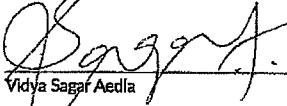
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## Acknowledgement

We/I have carefully reviewed this 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 this settlement statement.

We/I authorize Dalton & Finegold LLP to cause the funds to be disbursed in accordance with this statement.

**Buyers**


 9/19/2022  
\_\_\_\_\_  
Vidya Sagal Aedla Date

 9/19/2022  
\_\_\_\_\_  
Akhila Mittal Date

**Seller**

\_\_\_\_\_  
Rachel M. Loulache Date

**Settlement Agency**

 9/15/22  
\_\_\_\_\_  
Settlement Agent Date

# Signature Addendum

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### Buyers

\_\_\_\_\_

Vidya Sagar Aedla

\_\_\_\_\_

Date

\_\_\_\_\_

Akhila Mitai

\_\_\_\_\_

Date

### Settlement Agency

\_\_\_\_\_

Settlement Agent

\_\_\_\_\_

Date

### Seller

\_\_\_\_\_

*Rachel M. Loulache* *9/19/22*

\_\_\_\_\_

Rachel M. Loulache

\_\_\_\_\_

Date