

Realty Title & Escrow Company, Inc.
ALTA Universal ID: 1176050
1118 Nashville Highway, Suite 150
Columbia, TN 38401

File No./Escrow No.: 10-NSH23-06421
 Print Date & Time: August 24, 2023 1:49 pm
 Officer/Escrow Officer: LaShey Welsh
 Settlement Location: 1118 Nashville Highway, Suite 150
 Columbia, TN 38401
 Property Address: 2043 Sercy Drive
 Spring Hill, TN 37174
 Borrower: Skyler D Hobbs and Shelby L Hobbs
 4002 Strata Drive
 Spring Hill, TN 37174
 Seller: Nitin Raj and Puja Raj
 2043 Sercy Drive
 Spring Hill, TN 37174
 Lender: Simmons Bank
 Settlement Date : August 31, 2023
 Disbursement Date : August 31, 2023

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
	490,000.00	Sale Price of Property	490,000.00	
		Deposit		1,000.00
		Loan Amount		481,124.00
		Prorations/Adjustments		
462.12		City/Town Taxes 01/01/23-08/31/23		462.12
1,145.02		County Taxes 01/01/23-08/31/23		1,145.02
0.00				0.00
		Loan Charges to Simmons Bank		
		Processing Fee	595.00	
		Underwriting Fee	600.00	
		Appraisal Fee to Fitzgerald Appraisal Partners, LLC \$475.00 paid outside closing by Borrower	25.00	
		Credit Report Fee to Data Fact	68.00	

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Loan Charges to Simmons Bank (continued)		
		Flood Certification Fee to Corelogic Flood Services	13.00	
		Mortgage Insurance to Dept of HUD	8,274.87	
		Prepaid Interest \$92.27 per day from 08/31/23 to 09/01/23 Simmons Bank	92.27	
		Other Loan Charges		
		ERecording Fee to Simplifile	10.00	
		Impounds		
		Homeowner's Insurance to Simmons Bank 3.000 Months at \$135.00/month	405.00	
		Property Taxes to Simmons Bank 13.000 Months at \$143.92/month	1,870.96	
		City/Town Taxes to Simmons Bank 13.000 Months at \$58.08/month	755.04	
		Aggregate Adjustment to Simmons Bank		270.00
		Title Charges and Escrow/Settlement Charges		
		Closing Services Fee to Realty Title & Escrow Company, Inc.	400.00	
		CPL Buyer to First American Title Insurance Company	50.00	
2,678.00		Lender's Title Insurance to Realty Title & Escrow Company, Inc. Coverage: \$481,124.00 Disclosed Premium: \$2,678.00 Version: ALTA Loan Policy (06/17/06)		
		Overnight Delivery Fee to Realty Title & Escrow Company, Inc.	75.00	
		Processing Services Fee to Realty Title & Escrow Company, Inc.	70.00	
		Wire Services Fee to Realty Title & Escrow Company, Inc.	30.00	
695.00		Settlement Fee to Windmill Title LLC		
	669.55	Owner's Title Insurance to Realty Title & Escrow Company, Inc. Coverage: \$490,000.00 Disclosed Premium: (\$669.55) Version: ALTA Owners Policy (06/17/06)		
		Commissions		
150.00		Base Commission - Listing Agent to Keller		

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Commissions (continued)		
		Williams Spring Hill Office		
		Base Commission - Selling Agent to Crye-Leike Nashville - Columbia	195.00	
14,700.00		Commission - Listing Agent to Keller Williams Spring Hill Office		
14,700.00		Commission - Selling Agent to Crye-Leike Nashville - Columbia		
		Government Recording and Transfer Charges		
		Recording Fees to Simplifile	101.00	
		Mortgage Tax to Simplifile	550.99	
		Transfer Tax Deed to Simplifile	1,813.00	
		Payoffs		
408,680.00		Payoff of First Mortgage Loan to Lakeview Loan Servicing, LLC		
		Loan Payoff	408,680.00	
		Total Payoff	<u>408,680.00</u>	
		Miscellaneous		
		Homeowner's Insurance Premium to Liberty Mutual 12 months	1,620.00	
		Prepaid Assessments to Dartford Homeowners Association, Inc	55.00	
		Statement of Account to GHERTNER AND COMPANY	130.00	
		Statement of Account to Homewisedocs.com	20.00	
		Transfer Fee to GHERTNER AND COMPANY	350.00	
		Working Capital to Dartford Homeowners Association, Inc	1,140.00	
Seller			Borrower	
Debit	Credit		Debit	Credit
443,210.14	490,669.55	Subtotals	509,309.13	484,001.14
		Due from Borrower		25,307.99
47,459.41		Due to Seller		
490,669.55	490,669.55	Totals	509,309.13	509,309.13

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 Realty Title & Escrow Company, Inc. to cause the funds to be disbursed in accordance with this statement.

Borrower

Skyler D Hobbs

Shelby L Hobbs

Seller

Nitin Raj

Puja Raj

Realty Title & Escrow Company, Inc.

BY: _____
LaShey Welsh