

File No./Escrow No.: 2023-417

Print Date & Time: 12/12/2023 12:35 PM

Pino Law Offices, P.C.

Officer/Escrow Officer: Marcus A. Pino, Esq.

35 Highland Circle, Suite 306
Needham, MA 02494

Settlement Location: 35 Highland Circle, Suite
306
Needham MA 02494

Property Address: 14 Riverside Street, Unit G-3, Watertown, MA 02472

Buyer: Nikita Chawla

Seller: Lan Shi Cairns

Lender: CrossCountry Mortgage, Inc., ISAOA/ATIMA

Settlement Date: December 12, 2023

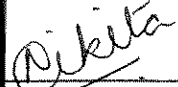
Disbursement Date: December 12, 2023

Additional dates per state requirements:

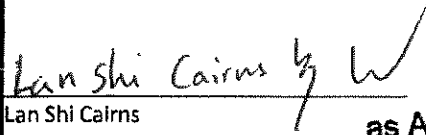
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	406,000.00	Sale Price of Property	406,000.00	
		Deposit Blue Ocean Realty		13,000.00
		Borrower's Loan Amount		324,800.00
		Gift Funds from Anup Bole		3,000.00
		Prorations/Adjustments		
	253.48	City/town taxes from 12/12/2023 to 12/31/2023	253.48	
	236.71	Condominium Fees from 12/12/2023 to 12/31/2023	236.71	
		Loan Charges to CrossCountry Mortgage, Inc., ISAOA/ATIMA		
		Processing Fees to CrossCountry Mortgage, Inc., ISAOA/ATIMA	495.00	
		.2500% of Loan Amount (Points) to CrossCountry Mortgage, Inc., ISAOA/ATIMA	812.00	
		Underwriting Fees to CrossCountry Mortgage, Inc., ISAOA/ATIMA	895.00	
		Appraisal Fee to CrossCountry Mortgage, Inc., ISAOA/ATIMA (\$650.00 POCB)	- 100.00	
		Credit Report to CrossCountry Mortgage, Inc., ISAOA/ATIMA	138.00	
		Flood Certification to CrossCountry Mortgage, Inc., ISAOA/ATIMA	8.00	
		Prepaid Interest to CrossCountry Mortgage, Inc., ISAOA/ATIMA	1,060.20	

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 Pino Law Offices, P.C. to cause the funds to be disbursed in accordance with this statement.



Nikita Chawla



Lan Shi Cairns

as Attorney in Fact



Escrow Officer