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		
İ	406,000.00	Sale Price of Property	406,000.00	
	77774	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 Certifiation to CrossCountry Mortgage, Inc., ISAOA/ATIMA	8.00	
		Prepaid Interest to CrossCountry Mortgage, Inc., ISAOA/ATIMA	1,060.20	· · · · · · · · · · · · · · · · · · ·

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Other Loan Charges		************
	· · · · · · · · · · · · · · · · · · ·	February Taxes to City of Watertown	1,157.49	· · · · · · · · · · · · · · · · · · ·
		Impounds		
		Property taxes 2 mo @ \$385.83/mo	771.66	
		Title Charges & Escrow / Settlement Charges		
		Title - Settlement Agent Fee to Pino Law Offices P.C.	500.00	
		Title - Owner's title insurance (Optional) to Chicago	887.85	
		Title Insurance Company		
		Title - Lender's title insurance to Chicago Title	731.25	
		Insurance Company		
	······	Title Exam to Quirk Associates LLC	300.00	
		Commission		
6,090.00		Real Estate Commission 6,090.00 to Blue Ocean		
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Realty		
10,150.00		Real Estate Commission 10,150.00 to Lamacchia		
		Realty, Inc.		

		Government Recording and Transfer Charges		
		Recording Fees Deed: \$155.00 Mtg: \$205.00	360.00	***************************************
1,851.36		City/County tax/stamps to Commonwealth of		
		Massachusetts		
		Record MLC to Commonwealth of Massachusetts	80.00	
		Record Declaration of Homestead to Commonwealth	35.00	
		of Massachusetts		
110.00		Record 6D to Commonwealth of Massachusetts		
400.00		Payoff(s)		
180.00		EastWest Bank		
100.00		Credit for Storage Lock to Buyers		
1,000.00		CREDIT TO BUYERS FOR SINK REPAIR		***************************************
	THE PROPERTY OF THE PROPERTY O	Miscellaneous		
75.00		Discharge Tracking Fee to Pino Law Offices P.C.		
10.00		Payoff Overnight Fee to Pino Law Offices P.C.		
1,075.00		Legal Fee to Lieberman Law Office PC		
10.00		Overnight Proceeds Check to Pino Law Offices P.C.		
192.00		Reimbursements to Blue Ocean Realty		
Seller			Borrower/	Buyer
Debit	Credit		Debit	Credit
20,843.36	406,490.19	Subtotals	414,621.64	340,800.0
		Due From Borrower		73,821.6
385,646.83		Due To Seller		
406,490.19	406,490.19	Totals	414,621.64	414,621.6

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