

SAMPLE

File #:	CRES-23-005S	Property	9876 5th Street Roanoke, VA 24018	Settlement Date	03/10/2022
Prepared:	03/09/2023	Borrower	William Williamson 9876 5th Street Roanoke, VA 24018	Disbursement Date	03/10/2022
Escrow Officer:	Kim Kronau	Lender	Lending Bank 1 Oak Avenue Richmond, VA 23224		

Description	Borrower	
	Debit	Credit
Primary Charges & Credits		
Loan Amount		\$201,000.00
Loan Charges		
Administration Fee	\$995.00	
CPL Premium to Fidelity National Title Insurance Company	\$35.00	
Settlement Fee to Covenant Real Estate Services	\$500.00	
Update & Record Fee to Covenant Real Estate Services	\$60.00	
Appraisal Fee to Freedom First FCU FBO Southeastern Evaluation (\$525.00 POC by Borrower)		
Credit Report Fee to Freedom First FCU FBO Croll Factual Data	\$46.57	
Flood Verification Fee to Freedom First FCU FBO CoreLogic Flood Services	\$14.00	
Prepaid Interest (\$14.66 per day from 04/29/2022 to 05/01/2022)	\$29.32	
Impounds		
Homeowner's insurance \$118.38 per month for 5 mo.	\$591.90	
Property taxes \$284.49 per month for 2 mo.	\$568.98	
Aggregate adjustment		\$47.73
Payoffs/Payments		
Payoff to Payoff Bank	\$180,000.00	
Government Recording and Transfer Charges		
Recording Fees	\$60.00	
---Mortgage: \$60.00		
Recordation Tax (County Security Instrument Taxes) to Roanoke County Recording Office	\$120.60	
Recordation Tax (State Security Instrument Taxes) to Roanoke County Recording Office	\$361.80	
Title Charges		
Title - Lender's Title Policy to Covenant Real Estate Services	\$429.14	
Title Commitment Fee to Covenant Real Estate Services	\$50.00	
Title Exam Fee to Covenant Real Estate Services	\$150.00	
Miscellaneous Charges		
Overnight/Wire Payoff to Covenant Real Estate Services	\$35.00	
Property Taxes (6 mo.)	\$1,690.04	

	Debit	Credit
Subtotals	\$199,562.35	\$201,047.73
Due to Borrower	\$14,785.38	
Totals	\$201,047.73	\$201,047.73

Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.

We/I authorize Covenant Real Estate Services to cause the funds to be disbursed in accordance with this statement.

William Williamson

Date

Date