Docusign Envelope ID: 92034274-892B-469F-9027-6F852754D29D

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv. Unins.
4. ☐ VA 5. ☐ Conv. Ins.

6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
101-10726591	1473751228	

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
MUHAMMAD AMJAD 3111 OXFORD FOREST DR HERNDON, VA 20171	AMERIS BANK	

G. Property Location:	H. Settlement Agent	
5211 EUGENE AVENUE BALTIMORE, MD 21206 (BALTIMORE CITY) (27-02-5827-021A)	VYLLA TITLE, LLC 6200 TENNYSON PARKWAY, SUITE 110, PLANO, TX 75024 (888) 375-1517	
	Place Of Settlement: 6200 TENNYSON PARKWAY, SUITE 110, PLANO, TX 75024 (888) 375-1517	I. Settlement Date / Disbursement Date 7/14/2025 /

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		**400. Gross Amount Due To Seller**	
101. Contract sales price	$204,000.00	401. Contract sales price	$204,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	$14,513.27	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		**Adjustments for items paid by seller in advance**	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	**$218,513.27**	**420. Gross Amount Due To Seller**	**$204,000.00**
200. Amounts Paid By Or In Behalf Of Borrower		**500. Reductions In Amount Due To Seller**	
201. Deposit or Earnest Money	$10,200.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	$10,200.00
203. Existing loan taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Earnest money retained by	
207.		507. Disbursed as proceeds ($10,200.00)	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		**Adjustments for items unpaid by seller**	
210. City/town taxes		510. City/town taxes	
211. County taxes 7/1/2025 to 7/14/2025 @ $5,607.27/Year	$199.71	511. County taxes 7/1/2025 to 7/14/2025 @ $5,607.27/Year	$199.71
212. Assessments		512. Assessments	
213.		513.	
214		514	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	**$10,399.71**	**520. Total Reduction Amount Due Seller**	**$10,399.71**
300. Cash At Settlement From/To Borrower		**600. Cash At Settlement To/From Seller**	
301. Gross Amount Due From Borrower (line 120)	$218,513.27	601. Gross Amount Due To Seller (line 420)	$204,000.00
302. Less Amounts Paid By/For Borrower (line 220)	$10,399.71	602. Less Deduction in Amt. Due To Seller (line 520)	$10,399.71
303. Cash ☑ From ☐ To Borrower	$208,113.56	**603. Cash** ☑ To ☐ From Seller	$193,600.29

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L. Settlement Charges		
700. Total Sales/Broker's Commission	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:		
701. to		
702. to		
703. Commission paid at Settlement		
704.		
800. Items Payable In Connection With Loan		
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
1000. Reserves Deposited With Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1008. Aggregate accounting adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Vylla Title, LLC	$950.00	
1102. Abstract or title search to Vylla Title, LLC	$350.00	
1103. Title examination		
1104. Title insurance binder		
1105. Document preparation to National Deed Network	$60.00	
1108. Title Insurance to Vylla Title, LLC	$1,104.00	
1109. Lender's coverage $0.00 Premium $0.00 to Vylla Title, LLC (Vylla Title - FATCO: $0.00)		
1110. Owner's coverage $204,000.00 Premium $1,104.00 to Vylla Title, LLC		
1112. (includes above item numbers:)		
1113. Tax Certificate to Vylla Title, LLC	$152.00	
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed $115.00;Mortgage ;Release ;	$115.00	
1202. County tax/stamps: Deed $3,060.00;Mortgage ;	$3,060.00	
1203. State tax/stamps: Deed $1,020.00;Mortgage ;	$1,020.00	
1204. City tax/stamps: Deed ;Mortgage ;		
1205. Deed Recordation Tax to Vylla Title, LLC	$2,040.00	
1300. Additional Settlement Charges		
1302. Pest Inspection		
1304. Contract Document Generation to Auction.com	$55.00	
1305. Auction Fee to Auction.com		$10,200.00
1306. 2025 Tax Balance to City of Baltimore Bureau of Revenue Collections	$5,607.27	
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)	**$14,513.27**	**$10,200.00**

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I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWERS

DocuSigned by:
Muhammad Amjad
MUHAMMAD AMJAD

SELLERS

AMERIS BANK

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

JEANETTE SHAFFER

DATE

7/14/2025

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and inprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.