Veterans United Home Loans

Hi Mariela,

You’re almost there! Attached is your Final Closing Disclosure (CD). It shows the confirmed details for your loan and what to expect on closing day.

These numbers should look familiar but give everything a quick look to make sure it all lines up. If you want to walk through them again, feel free to reach out!

Talk soon,

Maureen O'Hare
Loan Officer
NMLS 1064196
mohare@veteransunited.com
800-814-1103 3374
Veterans United Home Loans
Company NMLS 1907

Changed Circumstance Worksheet

Date(s): 11/12/2025
Loan Number: 400225109068692
Borrower Name(s): Mariela Prieto-Torres
Property Address: 132 N Glover St Baltimore, MD 21224
Date of Change: 11/12/2025
Date of Re-disclosure: 11/12/2025

Details of Changed Circumstance:

Closing Disclosure - Info Only

Changes associated with Changed Circumstance:

Item	Previous	New

Unrelated Changes:

Item	Previous	New

Itemization of Total Lender Credit:

Type	Amount	Description
Premium Pricing	$424.77	0.167% of the Total Loan Amount
Additional Credit	$1744.72	Additional Credit for Closing Costs
Other Credits	$165.00	Additional Credit for Closing Costs

This notification is given by us on behalf of

Veterans United Home Loans
550 Veterans United Drive
Columbia, MO 65201
Office: Columbia
NMLS: 1907

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	11/12/2025
Closing Date	11/14/2025
Disbursement Date	11/14/2025
Settlement Agent	Preferred Title & Escrow
File #	01-25-7387
Property	132 N Glover St Baltimore, MD 21224
Sale Price	$249,000

Transaction Information

Borrower	Mariela Prieto-Torres 3250 Chandon Lane Lawrenceville, GA 30044
Seller	Gabriel Sneh 132 N Glover St Baltimore, MD 21224
Lender	Mortgage Research Center, LLC dba Veterans United Home Loans

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☐ FHA ☒ VA ☐ ____________
Loan ID #	400225109068692
MIC #	13-13-6-0801110

Loan Terms

		Can this amount increase after closing?
Loan Amount	$254,353	**NO**
Interest Rate	6.25 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,566.10	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation		**Years 1-30**
Principal & Interest		$1,566.10
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	511.47
Estimated Total Monthly Payment		$2,077.57

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$511.47 Monthly	**This estimate includes**	**In escrow?**
		☒ Property Taxes	**SOME**
		☒ Homeowner's Insurance	**YES**
		☐ Other:	
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$9,564.08	Includes $6,579.08 in Loan Costs + $2,985.00 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$5,205.78	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges					
01 % of Loan Amount (Points)					
02 Origination Fee			$2,118.76		(L) $424.77
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	**$5,978.00**				
01 Appraisal Fee to FOUR CORNERS APPRAISAL LLC		$625.00			
02 Credit Report Fee to Informative Research			$50.90		
03 VA Funding Fee to Dept. of Veteran Affairs	$5,353.00		$0.50		
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	**$601.08**				
01 Pest Inspection to PestNow		$49.00			
02 Title - Abstract Or Title Search Fee to Abstractor/PTE			$250.00		
03 Title - Closing Protection Letter to Fidelity National Title Insurance			$55.00		
04 Title - Lender's Title Insurance to Fidelity National Title Insurance	$552.08				(L) $343.92
05 Title - Municipal Lien Certificate to Baltimore City					(L) $60.00
06 Title - Settlement Fee to Preferred Title & Escrow			$250.00		
07 Title - Title Examination to Preferred Title & Escrow			$424.23		(L) $325.77
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	**$6,579.08**				
Loan Costs Subtotals (A + B + C)	$5,905.08	$674.00			

Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees	**$2,985.00**				
01 Recording Fees Deed: $60.00 Mortgage: $60.00	$120.00				
02 City/County Tax/Stamps to Recorder of Deeds	$2,865.00		$3,030.00		(L) $165.00
03 State Tax/Stamps to State of MD			$622.50		
F. Prepaids					
01 Homeowner's Insurance Premium (12 mo.) to USAA General Indemnity			$1,847.97		
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($43.55 per day from 11/14/25 to 12/1/25)			$740.35		
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance $154.00 per month for 3 mo.			$462.00		
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04 City Property Tax $357.47 per month for 7 mo.	$1,232.00		$1,270.29		
05					
06					
07					
08 Aggregate Adjustment	-$1,232.00				
H. Other					
01 Real Estate Commission to REMAX Excellence			$6,225.00		
02 Real Estate Commission to Keller Williams			$6,847.50		
03 Title - Owner's Title Insurance (optional) to Fidelity National Title Insurance					(L) $1,015.03
04					
05					
06					
07					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$2,985.00**				
Other Costs Subtotals (E + F + G + H)	$2,985.00				

	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$9,564.08**				
Closing Costs Subtotals (D + I)	$8,890.08	$674.00	$24,195.00		$2,334.49
Lender Credits (Includes $165.00 credit for increase in Closing Costs above legal limit)	$0.00				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	
Total Closing Costs (J)	$17,516.00	$9,564.08	YES	· See **Total Loan Costs (D)** and **Total Other Costs (I)**. · Increase **exceeds legal limits** by $165.00. See **Lender Credits** on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	$0	-$674.00	YES	· You paid these Closing Costs **before closing**.
Closing Costs Financed (Paid from your Loan Amount)	-$5,353.00	-$5,353.00	NO	
Down Payment/Funds from Borrower	$0	$0	NO	
Deposit	-$1,000.00	-$1,000.00	NO	
Funds for Borrower	$0	$0	NO	
Seller Credits	-$7,470.00	$0	YES	· See **Seller-Paid** column on page 2 and Seller Credits in **Section L**.
Adjustments and Other Credits	-$657.00	$2,668.70	YES	· See details in **Section K and Section L.**
Cash to Close	**$3,036.00**	**$5,205.78**		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$260,558.78**
01	Sale Price of Property	$249,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	$8,890.08
04		
Adjustments		
05	Debts to be paid	
06	Principal Reduction	
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes 11/14/25 to 06/30/26	$2,668.70
09	County Taxes to	
10	Assessments to	
11	School Taxes	
12	Ground Rent	
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		**$255,353.00**
01	Deposit	$1,000.00
02	Loan Amount	$254,353.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Realtor Credit	
05	Seller Credit	
Other Credits		
06		
07		
Adjustments		
08		
09		
10	Adjustments and Other Credits	
11	Subordinate Financing	
Adjustments for Items Unpaid by Seller		
12	City/Town Taxes to	
13	County Taxes to	
14	Assessments to	
15	School Taxes	
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		$260,558.78
Total Paid Already by or on Behalf of Borrower at Closing (L)		-$255,353.00
Cash to Close ☒ **From** ☐ **To Borrower**		**$5,205.78**

SELLER'S TRANSACTION

M. Due to Seller at Closing		**$251,668.70**
01	Sale Price of Property	$249,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes 11/14/25 to 06/30/26	$2,668.70
10	County Taxes to	
11	Assessments to	
12	School Taxes	
13	Ground Rent	
14		
15		
16		
N. Due from Seller at Closing		**$24,195.00**
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	$24,195.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	
09	Seller Credit for Customary Fees	
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17	School Taxes	
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		$251,668.70
Total Due from Seller at Closing (N)		-$24,195.00
Cash ☐ **From** ☒ **To Seller**		**$227,473.70**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☒ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *4% of the overdue payment.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☐ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
132 N Glover St, Baltimore, MD 21224

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$5,626.17	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance, City Property Tax*
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$1,732.29	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$511.47	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$570,370.07
Finance Charge. The dollar amount the loan will cost you.	$314,790.99
Amount Financed. The loan amount available after paying your upfront finance charge.	$249,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.453 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	121.657 %

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Veterans United Home Loans		RE/MAX Excellence Realty Silver Spring	KELLER WILLIAMS GATEWAY LLC	Preferred Title & Escrow
Address	550 Veterans United Drive Columbia, MO 65201		10230 New Hampshire Ave, Ste 200 Silver Spring, MD 20903	8015 CORPORATE DR. STE C, NOTTINGHAM, MD 21236	7701 Greenbelt Road, Suite 513 Greenbelt, MD 20770
NMLS ID	1907		-	-	-
MD License ID	1907		308357	06575	4421
Contact	Maureen O'Hare		Dorothy Pena	Gabriel Dutton	Kathi Redford
Contact NMLS ID	1064196		-	-	-
Contact MD License ID	1064196		512612	647863	-
Email	mohare@veteransunited.com		dorothypena1@gmail.com	gabrield@kw.com	settle@preferredtitle.us
Phone	800-814-1103 3374		301-445-5900	443-756-4878	301-513-9090

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Mariela Prieto-Torres Date

Itemization of Transaction Credits	
Borrower Name:	Mariela Prieto-Torres
Property Address:	132 N Glover St, Baltimore, MD 21224
Lender Loan #:	400225109068692

Itemization of Seller Paid Closing Costs	
Loan Origination Fee	2118.76
Credit Report Fee	50.90
Daily Interest Charges	740.35
Homeowner's Insurance	1847.97
VA Funding Fee	0.50
Homeowner's Insurance	462.00
City Taxes	1270.29
Abstract Or Title Search Fee	250.00
Closing Protection Letter	55.00
Title Examination	424.23
Settlement Fee	250.00
Total Itemized Fees from CD Page 2	7,470.00
+ Lump Sum Credit from CD Page 3	0.00
Total	7,470.00

Fees Customary for Seller to pay on Borrower's Behalf	
Total	0.00

Itemization of Lender Credit	
Title Examination	325.77
Municipal Lien Certificate	60.00
Owner's Title Insurance	1015.03
Lender's Title Insurance	343.92
Total	1,744.72

Itemization of Premium Pricing Credit	
Loan Origination Fee	424.77
Total	424.77

Itemization of Lender Paid Variance Cures		
Fee Name	**Amount**	**Type**
City/County Tax/Stamps	165.00	0% Increase
Total	165.00	

Itemization of Realtor Paid Closing Costs	
Total Itemized Fees from CD Page 2	0.00
+ Lump Sum Credit from CD Page 3	0.00
Total	0.00