HUD Addendum to Uniform Residential Loan Application

OMB Approval No. HUD: 2502-0059 (exp. 10/31/26)

Part I - Identifying Information HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification	FHA Case No. (include any suffix) 244-3653868-703		Mortgagee Case No. 500095925
Mortgagee ID 0106500007	**Sponsor ID**	**Agent ID**	
Mortgagee Name, Address (include ZIP Code), and Telephone Number Shore United Bank, N.A. 18 East Dover Street Suite 425 Easton, Maryland 21601 (443) 600-1282	**Name and Address of Sponsor**	**Name and Address of Agent**	
Borrower's Name & Present Address (include ZIP Code) Fatemeh Jahanbakhshsefidi 3811 Canterbury Road #409 Baltimore, Maryland 21218	**Property Address** (include name of subdivision, lot & block no., & ZIP Code) 2300 Ashland Avenue Baltimore, Maryland 21205		

Sponsored Originations	Name of Third-Party Originator	NMLS ID of Third-Party Originator

Part II - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration (SSA) to verify my Social Security Number (SSN) to the Mortgagee and HUD/FHA. I authorize SSA to provide explanatory information to HUD/FHA in the event of a discrepancy. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Signature(s) of Borrower(s) - Read consent carefully. Review accuracy of SSN(s) provided on this application.

Borrower's Name:	Fatemeh Jahanbakhshsefidi	Co-Borrower's Name:	
Date of Birth:	October 23, 1977	Date of Birth:	
Social Security Number:	726-21-8390	Social Security Number:	

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
Fatemeh Jahanbakhshsefidi 01/14/26 06:56:18 PM PST			

Part III - Borrower Notices, Information, and Acknowledgment

Public Reporting Burden

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number, which can be located on the OMB Internet page at **http://www.reginfo.gov/public/do/PRAMain**.

WARNING: This warning applies to all certifications made in this document.
Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729

Borrower Name: Fatemeh Jahanbakhshsefidi FHA Case No.: 244-3653868-703

Caution: Delinquencies, Defaults, Foreclosures and Abuses

Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Mortgagee in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Federal Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice (DOJ) for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions may be used to recover any debts owed when it is determined to be in the interest of the Mortgagee or Federal Government, or both.

As a mortgage loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to HUD/FHA who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment may be a debt owed by you to the Federal Government and subject to established collection procedures.

Fair Housing Act

I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. §3604, et seq., with respect to the dwelling or propert y covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, or national origin is unlawful under the Fair Housing Act and unenforceable. I further recog nize that in addition to administrative action by HUD, a civil action may be brought by the DOJ in any appropriate U.S. court against any person responsible for a violation of the applicable law.

Certification and Acknowledgment

All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein. I have read and understand the foregoing concerning my liability on the loan and Part III, Borrower Notices, Information and Acknowledgment.

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certification carefully and review accuracy of this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
Fatemeh Jahanbakhshsefidi 01/14/26 06:57:20 PM PST			

Fatemeh Jahanbakhshsefidi

Borrower Name: Fatemeh Jahanbakhshsefidi FHA Case No.: 244-3653868-703

Part IV - Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

A. Underwriting the Borrower

Date Mortgage Approved: December 16, 2025 Date Approval Expires: May 8, 2026

For mortgages rated as an "accept" or "approve" by FHA's Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with Handbook 4000.1 section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that, in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Representative Signature: ____________________

Printed Name: ____________________

Title: ____________________

-------------------- OR --------------------

For mortgages rated as a "refer" by FHA's TOTAL Mortgage Scorecard, or manually underwritten by a Direct Endorsement (DE) underwriter:

- I have personally reviewed and underwritten the borrower's credit application;
- The information used to underwrite the borrower was documented in accordance with Handbook 4000.1 and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with Handbook 4000.1 section II.A.5.d Final Underwriting Decision (Manual) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: ____________________ DE's ID Number: ____________________

B. Underwriting the Property

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: ____________________ DE's ID Number: ZFHA

Khadijah Wilson

Borrower Name: Fatemeh Jahanbakhshsefidi FHA Case No.: 244-3653868-703

Part V. Mortgagee's Certification

- I have personally reviewed the mortgage documents and the application for insurance endorsement; and
- This mortgage complies with Handbook 4000.1 section II.A.7 Post-closing and Endorsement to the extent that no defect exists that would have changed the decision to endorse or submit the mortgage for insurance.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Shore United Bank, N.A.	
Name of Mortgagee's Representative	
Title of Mortgagee's Representative	
Signature of the Mortgagee's Representative	Date

Privacy Act Notice

Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. §7701 and 42 U.S.C. §3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises GSEs , lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice SORN) for this collection is the Computerized Homes Underwriting Management System CHUMS , and is publicly available at: **https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing**.

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	1/14/2026	**Borrower**	Fatemeh Jahanbakhshsefidi 3811 Canterbury Road #409 Baltimore , MD 21218	**Loan Term**	30 years
Closing Date	1/29/2026			**Purpose**	Purchase
Disbursement Date	1/29/2026			**Product**	Fixed Rate
Settlement Agent	Lawyers Trust Title Company, LLC	**Seller**	Johanna Meyer 2300 Ashland Avenue Baltimore , MD 21205	**Loan Type**	☐ Conventional ☒ FHA ☐ VA ☐ ___________
File #	25-352-KD			**Loan ID #**	500095925
Property	2300 Ashland Avenue Baltimore , MD 21205			**MIC #**	244-3653868-703
Sale Price	$275,000	**Lender**	Shore United Bank, N.A.		

Loan Terms

		Can this amount increase after closing?
Loan Amount	$260,480	**NO**
Interest Rate	5.375%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,458.61	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1 - 30**
Principal & Interest	$1,458.61
Mortgage Insurance	+ 106.00
Estimated Escrow *Amount can increase over time*	+ 457.00
Estimated Total Monthly Payment	$2,021.61

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$483.15 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** **YES** **YES**

Costs at Closing

Closing Costs	$19,983.45	Includes $15,185.37 in Loan Costs + $9,048.08 in Other Costs -$4,250.00 in Lender Credits. *See page 2 for details.*
Cash to Close	$3,500.07	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		**$7,323.17**				
01 2.368% of Loan Amount (Points)		$6,168.17				
02 Processing Fee		$360.00				
03 Underwriting Fee		$795.00				
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		**$5,781.20**				
01 Appraisal Fee	to Lenders Allies, LLC	$725.00				
02 Credit Report Fee	to Factual Data	$216.25				
03 Final Inspection Fee	to Lenders Allies LLC	$200.00				
04 Flood Certificate Fee	to Data Verify	$12.00				
05 MERS Registration Fee	to MERS	$24.95				
06 Mortgage Insurance Premium	to HUD	$4,480.00				
07 Verification of Employment Fee	to the Work Number	$123.00				
08						
09						
10						
C. Services Borrower Did Shop For		**$2,081.00**				
01 Title - Abstract Or Search	to John Paul Rogers	$175.00				
02 Title - Lien Cert Fee	to Lawyers Trust Title Company, LLC	$55.00				
03 Title - Notary Fee	to Kelly Darpino	$15.00				
04 Title - Payoff Delivery Fee	to Lawyers Trust Title Company, LLC			$25.00		
05 Title - Procure/Record Release	to Lawyers Trust Title Company, LLC			$185.00		
06 Title - Survey	to Ntt Associates, Inc.	$270.00				
07 Title - Title Examination	to Lawyers Trust Title Company, LLC	$650.00				
08 Title - Title Insur-Lender's	to First American Title Insurance Co	$916.00				
D. TOTAL LOAN COSTS (Borrower-Paid)		**$15,185.37**				
Loan Costs Subtotals (A + B + C)		$15,185.37				

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		**$4,365.00**				
01 Recording Fees	Deed: $120.00 Mortgage: $120.00	$240.00				
02 City Deed Tax	to Director of Finance - Baltimore City	$2,062.50		$2,062.50		
03 Deed Record Tax-State	to Director of Finance - Baltimore City	$1,375.00		$1,375.00		
04 State Deed Tax	to Circuit Court of Baltimore City	$687.50		$687.50		
F. Prepaids		**$1,705.08**				
01 Homeowner's Insurance Premium (12 mo.)		$1,590.00				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($38.36 per day from 1/29/26 to 2/1/26)		$115.08				
04 Property Taxes (6 mo.) to Director of Finance				$1,807.37		
05						
G. Initial Escrow Payment at Closing		**$1,371.00**				
01 Homeowner's Insurance $132.50 per month for 3 mo.		$397.50				
02 Mortgage Insurance per month for mo.						
03 Property Taxes $324.50 per month for 4 mo.		$1,298.00				
04						
05						
06						
07						
08 Aggregate Adjustment		-$324.50				
H. Other		**$1,607.00**				
01 Realtor Admin Fee	to Keller Williams Flagship	$495.00				
02 Selling Agent Commission	to Keller Williams Flagship			$6,875.00		
03 Title - Title Insur-Owner's (Optional)	to First American Title Insurance Co	$1,112.00				
04 Water Bill	to Director of Finance			$43.88		
05						
06						
I. TOTAL OTHER COSTS (Borrower-Paid)		**$9,048.08**				
Other Costs Subtotals (E + F + G + H)		$9,048.08				
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$19,983.45**				
Closing Costs Subtotals (D + I)		$24,233.45		$13,061.25		
Lender Credits		-$4,250.00				

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)	$27,578.00	$19,983.45	**YES** • See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	$0	**NO**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$14,520.00	$14,520.00	**NO**
Deposit	-$2,500.00	-$2,500.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	$0	$0	**NO**
Adjustments and Other Credits	-$32,704.00	-$28,503.38	**YES** • See details in **Sections K and L**
Cash to Close	$6,894.00	$3,500.07	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$297,182.07**
01	Sale Price of Property	$275,000.00
02	Sale Price of Any Personal Property Included In Sale	
03	Closing Costs Paid at Closing (J)	$19,983.45
04	See Attached Page for Addl Information	$498.03
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes 1/9/26 to 7/1/26	$1,700.59
09	County Taxes to	
10	Assessments to	
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		**$293,682.00**
01	Deposit	$2,500.00
02	Loan Amount	$260,480.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Second Mortgage	$16,202.00
05	Seller Credit	
Other Credits		
06		
07	Lnyw Employer Match	$14,500.00
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12	City/Town Taxes to	
13	County Taxes to	
14	Assessments to	
15		
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		$297,182.07
Total Paid Already by or on Behalf of Borrower at Closing (L)		-$293,682.00
Cash to Close ☒ From ☐ To Borrower		**$3,500.07**

SELLER'S TRANSACTION

M. Due to Seller at Closing		**$276,700.59**
01	Sale Price of Property	$275,000.00
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 1/9/26 to 7/1/26	$1,700.59
10	County Taxes to	
11	Assessments to	
12		
13		
14		
15		
16		
N. Due from Seller at Closing		**$13,061.25**
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	$13,061.25
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		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17		
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		$276,700.59
Total Due from Seller at Closing (N)		-$13,061.25
Cash to Close ☐ From ☒ To Seller		**$263,639.34**

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 of Principal and Interest (P&I)*.

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
2300 Ashland Avenue , Baltimore , MD 21205

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	$6,756.00	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance* *Mortgage insurance* *Tax-City*
Non-Escrowed Property Costs over Year 1	$313.80	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$1,371.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$563.00	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.	$564,595.77
Finance Charge. The dollar amount the loan will cost you.	$301,015.52
Amount Financed. The loan amount available after paying your upfront finance charge.	$248,279.80
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	6.322%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	101.635%

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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 received it yet, 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 the 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	Shore United Bank, N.A.		Keller Williams	Redfin	Lawyers Trust Title Company, LLC
Address	18 East Dover Street, Easton, MD 21601		231 Najoles Rd, Ste 100, Millersville, MD 21108	333 W Ostend St, Ste 110, Baltimore, MD 21230	4940 Campbell Boulevard, 170, Nottingham, MD 21236
NMLS ID	607844				
MD License ID			517943	3017383	160852
Contact	Richard B. Pazornik		Tom Levin	Sean Hutchens	Kelly Darpino
Contact NMLS ID	225367				
Contact MD License ID			17317	645251	11965
Email	richard.pazornik@ shoreunitedbank.com		tomlevin@kw.com	sean.hutchens @redfin.com	lbrooks@lawyerstrustti tle.com; kdarpino@lttc .com
Phone	(443) 600-1282		(410) 320-0085	(443) 597-6341	(410) 339-7580

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.

Fatemeh Jahanbakhshsefidi
01/14/26 06:57:41 PM PST

Fatemeh Jahanbakhshsefidi Date

Addendum

Summaries of Transactions

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		
04a	CITI - Acct ending 7447	$431.32
04b	Syncb/Amazon - Acct Ending 5893	$66.71

NOTICE TO HOMEOWNER
ASSUMPTION OF HUD/FHA INSURED MORTGAGES
RELEASE OF PERSONAL LIABILITY

FHA Case Number: 244-3653868-703

Loan Number: 500095925

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The U.S. Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy borrowers from acquiring one-to four-family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some nonprofit organizations, Indian Tribes or servicepersons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your mortgagee can advise you if you are included in one of these exceptions.

HUD will therefore direct the mortgagee to accelerate this FHA-insured mortgage if all or part of the property is sold or transferred to a borrower or recipient who:

- will not occupy the property as his or her principal residence or HUD-approved secondary residence; or
- does occupy the property but whose credit has not been approved in accordance with HUD requirements.

This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a mortgage is accelerated, the entire balance is declared "immediately due and payable." Because HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new borrower.

Even if you sell your home by letting an approved borrower (that is, a creditworthy owner- occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgagee. FHA-approved mortgagees have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy borrower who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute borrower. The release is contained in form HUD- 92210.1, *Approval of Purchaser and Release of Seller.* You should ask for it if the mortgagee does not provide it to you automatically when you sell your home to a creditworthy owner- occupant borrower who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Fatemeh Jahanbakhshsefidi
01/14/26 06:57:45 PM PST

Borrower Fatemeh Jahanbakhshsefidi Date

Instruction to Lender: A Copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.

Shore United Bank

RATE LOCK/FLOAT AGREEMENT

APPLICATION NUMBER: 500095925

BORROWER(S): Fatemeh Jahanbakhshsefidi

PROPERTY ADDRESS: 2300 Ashland Avenue, Baltimore, Maryland 21205

Thank you for applying for a real estate loan at Shore United Bank, N.A.("Shore United Bank"). You, the borrower(s), have the option to "lock" your interest rate or let the interest rate "float" until you are ready to close your loan. This agreement shall reflect the terms and conditions of your rate lock or float with Shore United Bank. By signing this agreement you understand and agree to the terms herein.

FLOATING RATE OPTION

If a lock expiration date* is NOT reflected below, this means the borrower(s) have chosen to "float" and not lock in the interest rate. Under the float option, your interest rate and/or points are subject to daily market changes which may increase or decrease within a short period of time without prior notice. Your continued loan qualification may also change with any change in interest rates and/or points. Shore United Bank cannot anticipate whether interest rates will go up or down during the loan processing period and is not responsible for your failure to either lock an interest rate or qualify for any loan it offers as a result of increasing market pricing occurring during the float status. Any decision to "lock" or "float" should be based on your own evaluation of the market.

Should you choose to lock, you need to contact Shore United Bank in writing/fax/email to establish a locked rate. You may retain the option of locking your interest rate at any time up to three (3) business days before your scheduled loan closing. Shore United Bank will not issue a final loan approval for closing until the borrower(s) have locked an interest rate, and Shore United Bank can verify approval on the terms and conditions of the rate lock.

LOCKED RATE OPTION

If a lock expiration date* is reflected below, this means that the borrower(s) have chosen to "lock" the interest and points for a specified time with certain terms and conditions. This Rate Lock Agreement does not constitute a loan approval and it does not guarantee that you qualify for the loan program you have locked. Borrower(s) understand that time is of the essence in this Rate Lock Agreement and upon request will furnish any information and/or documents required by Shore United Bank in a timely manner. This rate lock will only be guaranteed if Shore United Bank is able to grant the loan under the product and terms originally selected and the loan must close by the lock expiration date shown. If, for any reason, your loan does not close on or before the lock expiration date, the loan may be subject to an extension fee or may be required to relock at the higher of current market or original locked-in rate and points. This agreement applies only to the borrower(s) and the property referenced above and is NOT transferable or assignable.

Once you have chosen to lock your interest rate and/or points, your lock rate cannot be changed during the term of your agreement. If rates go up, your lock rate will not change. This protects you from increasing rates. However, if rates go down, your lock rate will remain the same and you will not be able to take advantage of the lower rate.

LOAN TERMS REQUESTED

***LOCK EXPIRATION DATE:** January 21, 2026

LOAN AMOUNT: $ 260,480.00	INTEREST RATE: 5.375 %
AMORTIZATION TERM: 360 MONTHS	DISCOUNT POINTS: 2.368 %
INTEREST RATE IS FIXED FOR: 360 MONTHS	ESCROWS REQUIRED? YES
IF ARM: INDEX:	MARGIN: CAPS:

Fatemeh Jahanbakhshsefidi
01/14/26 06:57:48 PM PST

Borrower Fatemeh Jahanbakhshsefidi Date

Loan Officer: Richard B. Pazornik
NMLS #: 225367

Shore United Bank appreciates the opportunity to be of service to you.

18 East Dover Street, Easton, MD 21601
PHONE: (410) 260-2000 ■ FAX: (410) 841-6296

EQUAL HOUSING LENDER

DocMagic

DocMagic eSign Certificate

eSign Id:	116316754	**Reference Id:**	500095925	**From:**	DARK MATTER	**Status:**	Signed
Documents Type:	PRE-CLOSING DOCUMENTS	**Loan Id:**	500095925	**Documents:**	4	**Signatures:**	Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
FATEMEH JAHANBAKHSHSEFIDI jahanbakhsh5656@gmail.com	Fatemeh Jahanbakhshsefidi	01/14/26 02:02:05 PM	01/14/26 06:54:33 PM	12/08/25 11:45:54 AM	01/14/26 06:54:33 PM	01/14/26 06:57:49 PM

Audit Log

Date/Time	Person	IP Address	Action
2026-01-14 14:02:05	System User		eSign event created
2026-01-14 14:02:05	Fatemeh Jahanbakhshsefidi	10.1.106.22	Invitation sent to jahanbakhsh5656@gmail.com
2026-01-14 18:54:33	Fatemeh Jahanbakhshsefidi	73.213.103.96	eSign event started
2026-01-14 18:54:33	Fatemeh Jahanbakhshsefidi	73.213.103.96	Consent previously obtained on December 8, 2025 at 11:45 AM
2026-01-14 18:54:33	Fatemeh Jahanbakhshsefidi	73.213.103.96	Pre-Closing Documents version 1 prepared on January 14, 2026, 2:02 PM PST displayed
2026-01-14 18:54:33	System User		All Participants Viewed Package
2026-01-14 18:56:16	Fatemeh Jahanbakhshsefidi	73.213.103.96	Approved electronic representation of signature
2026-01-14 18:56:17	Fatemeh Jahanbakhshsefidi	73.213.103.96	Approved electronic representation of initials
2026-01-14 18:57:20	Fatemeh Jahanbakhshsefidi	73.213.103.96	HUD Addendum to Uniform Residential Loan Application signed by Fatemeh Jahanbakhshsefidi
2026-01-14 18:57:41	Fatemeh Jahanbakhshsefidi	73.213.103.96	Closing Disclosure signed by Fatemeh Jahanbakhshsefidi
2026-01-14 18:57:45	Fatemeh Jahanbakhshsefidi	73.213.103.96	Notice to Homeowner signed by Fatemeh Jahanbakhshsefidi
2026-01-14 18:57:48	Fatemeh Jahanbakhshsefidi	73.213.103.96	eSign event signing complete
2026-01-14 18:57:48	Fatemeh Jahanbakhshsefidi	73.213.103.96	Rate Lock/Float Agreement signed by Fatemeh Jahanbakhshsefidi
2026-01-14 18:57:49	System User		eSign event completed
2026-01-14 18:57:49	System User		eSign Documents delivered
2026-01-14 18:57:49	System User		All clicksigns completed
2026-01-14 18:57:49	System User		Borrowers completed clicksign

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
HUD ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION	4	2	1
CLOSING DISCLOSURE	6	1	1
NOTICE TO HOMEOWNER	1	1	1
RATE LOCK/FLOAT AGREEMENT	1	1	1

Print Copy Transaction Log

Version	Requested	DSI Printed	DSI Mailed	Requester	Transaction ID