

File No./Escrow No.: 50821-25
 Print Date & Time: 09/30/2025 09:55 AM
 Officer/Escrow Officer:

Keystone Title Settlement Services, LLC
 ALTA ID: 1089034
 2099 Gaither Road, Suite 250
 Rockville, MD 20850

Settlement Location:
 2099 Gaither Road, Suite 250, Rockville, MD 20850

Property Address: 116 Crown Street, Lot 86, Locke Landing, Baltimore, MD 21230
 Buyer: Rezvaneh Goodarzi
 Seller: DRB Group Mid-Atlantic, LLC
 Lender: First Home Mortgage Corporation

Settlement Date: 9/30/2025 11:00 AM
 Disbursement Date: 9/30/2025
 Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$639,730.00	Sales Price of Property	\$639,730.00	
		Deposit		\$31,950.00
		Loan Amount		\$479,798.00
\$7,794.00		Seller Credit		\$7,794.00
\$31,950.00		Excess Deposit		
		Prorations/Adjustments		
		County Taxes from 9/30/2025 to 6/30/2026	\$885.81	
		Survey	\$250.00	
		Builder processing fee	\$995.00	
	\$885.81	County Taxes from 9/30/2025 to 6/30/2026		
	\$250.00	Survey		
	\$995.00	Builder processing fee		
		Other Loan Charges		
		Loan Amount (Points)	\$5,997.48	
		Application Fees	\$95.00	
		Processing Fees	\$995.00	
		Tech Fee	\$150.00	
		Underwriting Fees	\$895.00	
		Appraisal Fee	\$650.00	
		Appraisal Management Fee	\$75.00	
		Credit Report	\$71.02	
		Flood Certification Fee	\$7.50	
		Title - Abstract/Title Search to Seaside Title & Abstract, LLC	\$150.00	

Sub	Detail	Description	Amount / Buyer	Credit
		Title - Courier / Document Fee to KeyStone Title Settlement Services, LLC	\$10.00	
		Title - Deed Preparation to KeyStone Title Settlement Services, LLC	\$125.00	
		Title - Recording Fee to KeyStone, LLC	\$9.50	
\$110.00		Title - Loan Certificate to Baltimore City Title - Settlement Fee to KeyStone Title Settlement Services, LLC	\$600.00	
		Title - Title Examination to KeyStone Title Settlement Services, LLC	\$100.00	
		Title - Title Insurance Broker to KeyStone Title Settlement Services, LLC	\$65.00	
		Prepaid Interest to First Home Mortgage Corporation	\$44.00	
		Impound		
		Mortgage Adjustment		\$775.00
		Homeowner's Insurance 1 mo @ \$ 77.50/mo	\$122.50	
		Property Taxes 3 mo @ \$ 447.50/mo	\$1,342.75	
		Title Charges & Escrow / Settlement Charges		
		CA with Commonwealth Land Title	\$55.00	
		Lender's Policy with Commonwealth Land Title	\$1,618.00	
		Owner's Policy with Commonwealth Land Title	\$1,129.92	
		Commission		
\$10,000.00		Real Estate Commission Buyers Broker to Compass		
		Government Recording and Transfer Charges		
\$6,985.95		City Transfer Tax to Director of Finance		
\$1,198.85		State Transfer Tax to Circuit Court for Baltimore City		
		Recording Fees (Deed) to Circuit Court for Baltimore City	\$60.00	
		Recording Fees (Mortgage) to Circuit Court for Baltimore City	\$115.00	
\$6,400.00		State Recordation Tax to Director of Finance		
		Miscellaneous		
		Homeowner's Insurance Premium to Erie Insurance Group	\$930.00	
		Supplement to Baltimore City Land Taxes Due 7/1/25 - 6/30/26 to Director of Finance	\$9,000.00	
\$1,400.00		Water/Lower electric to Director of Finance 1/1/25 - 12/31/25 to Harb Land Development Corp	\$101.20	
		HOA Due 9/30/25 - 10/31/25 to Riverfront at Locher Landing Assoc	\$144.67	
		HOA Capital Contribution to Riverfront at Locher Landing Assoc	\$100.00	
\$108.75		Landscaping Assoc		
		Home Warranty to Residential Warranty Company, LLC		
\$1,417.00		Prepaid HOA Dues 11/2025 to 6/2027 to Riverfront at Locher Landing Assoc		

Changes will be made and the amounts will be updated

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Realtor Credit		\$5,000.00

Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$73,994.35	\$641,860.81	Subtotals	\$669,103.31	\$525,317.00
		Due From Borrower		\$143,786.31
\$567,866.46		Due To Seller		
\$641,860.81	\$641,860.81	Totals	\$669,103.31	\$669,103.31

Acknowledgement

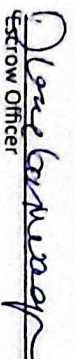
We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Keystone Title Settlement Services, LLC to cause the funds to be disbursed in accordance with this statement.

Rezvaneh Goodarzi



DRB Group and Altmhc, LLC

By: 


Escrow Officer