A. **Settlement Statement** | **U.S. Department of Housing and Urban Development** | OMB No. 2502-0265

## B. Type of Loan

| | | | |
|---|---|---|---|
| 1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv Unins<br>4. ☐ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance<br>7. ☒ Cash Sale. | 6. File Number<br>**231373** | 7. Loan Number | 8. Mortgage Ins Case Number |

**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 |
|---|---|---|
| **VRJ BUSINESS SOLUTIONS LLC, a Maryland limited liability company**<br>**1 East Chase St**<br>**Baltimore, MD 21202** | **ONE HOUSE AT A TIME, INC., a Maryland corporation, Court-Appointed Receiver**<br>**3553 Chestnut Avenue, #2N**<br>**Baltimore, MD 21211** | **CASH**<br>, |

| G. Property Location | H. Settlement Agent Name | |
|---|---|---|
| **Tax ID:14-06-0314-063**<br>**2008 Etting Street**<br>**Baltimore, MD 21217** | **New World Title Company, LLC**<br>**1407 York Road, Suite 304**<br>**Lutherville, MD 21093 Tax ID: 20-1857860**<br>**Underwritten By: First American Title Insurance Company** | |
| | Place of Settlement<br>**New World Title Company, LLC**<br>**1407 York Road, Suite 304**<br>**Lutherville, MD 21093** | I. Settlement Date<br>**10/17/2023**<br>Fund: **10/17/2023** |

| **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 | **$5,000.00** | 401. Contract Sales Price | **$5,000.00** |
| 102. Personal Property | | 402. Personal Property | |
| 103. Settlement Charges to borrower | **$2,075.00** | 403. | |
| 104. | | 404. | |
| 105. | | 405. | |
| **Adjustments for items paid by seller in advance** | | **Adjustments for items paid by seller in advance** | |
| 106. County Property taxes | | 406. County Property taxes | |
| 107. Water/Sewer | | 407. Water/Sewer | |
| 108. Prorated Ground Rent | | 408. Prorated Ground Rent | |
| 109. Prorated Rent | | 409. Prorated Rent | |
| 110. | | 410. | |
| 111. | | 411. | |
| 112. Interest from 09/19 /23-10/17/23 @ 8% | **$12.71** | 412. Interest from 09/19 /23-10/17/23 @ 8% | **$12.71** |
| 113. | | 413. | |
| 114. | | 414. Rebilled Amount | **$104,054.75** |
| 115. | | 415. | |
| 116. | | 416. | |
| **120. Gross Amount Due From Borrower** | **$7,087.71** | **420. Gross Amount Due to Seller** | **$109,067.46** |
| **200. Amounts Paid By Or in Behalf Of Borrower** | | **500. Reductions in Amount Due to Seller** | |
| 201. Deposit or earnest money | **$3,000.00** | 501. Earnest money held by seller | **$3,000.00** |
| 202. Principal amount of new loan(s) | | 502. Settlement Charges to Seller (line 1400) | **$104,054.75** |
| 203. Existing loan(s) taken subject to | | 503. Existing Loan(s) Taken Subject to | |
| 204. Loan Amount 2nd Lien | | 504. Payoff of first mortgage loan to | |
| 205. | | 505. Payoff of second mortgage loan to | |
| 206. | | 506. | |
| 207. | | 507. | |
| 208. | | 508. | |
| 209. | | 509. | |
| **Adjustments for items unpaid by seller** | | **Adjustments for items unpaid by seller** | |
| 210. County Property taxes | | 510. County Property taxes | |
| 211. Water/Sewer | | 511. Water/Sewer | |
| 212. Prorated Ground Rent | | 512. Prorated Ground Rent | |
| 213. Prorated Rent | | 513. Prorated Rent | |
| 214. | | 514. | |
| 215. | | 515. | |
| 216. | | 516. | |
| 217. | | 517. | |
| 218. | | 518. | |
| 219. | | 519. | |
| **220. Total Paid By/For Borrower** | **$3,000.00** | **520. Total Reduction Amount Due Seller** | **$107,054.75** |
| **300. Cash At Settlement From/To Borrower** | | **600. Cash At Settlement To/From Seller** | |
| 301. Gross Amount due from borrower (line 120) | **$7,087.71** | 601. Gross Amount due to seller (line 420) | **$109,067.46** |
| 302. Less amounts paid by/for borrower (line 220) | **$3,000.00** | 602. Less reductions in amt. due seller (line 520) | **$107,054.75** |
| **303. Cash From Borrower** | **$4,087.71** | **603. Cash To Seller** | **$2,012.71** |

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;
• Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.
The Public Reporting Burden for this collection of information is estimated to average one hour 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 collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.
The information requested does not lend itself to confidentiality.

| L. Settlement Charges | | |
|---|---|---|
| **700. Total Sales/Broker's Commission based on price $5,000.00 @ % = $0.00** | 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 | **$0.00** | **$0.00** |
| **800. Items Payable in Connection with Loan** | | |
| 801. Loan Origination Fee % to | | |
| 802. Loan Discount % to | | |
| 803. Appraisal Fee to | | |
| 804. Credit Report to | | |
| 805. Lender's Inspection Fee to | | |
| 806. Mortgage Application to | | |
| 807. Broker Fee to | | |
| 808. Tax Service Fee to | | |
| 809. Flood Certification to | | |
| 810. YSP to | | |
| 811. Service Release Premium to | | |
| **900. Items Required by Lender To Be Paid in Advance** | | |
| 901. Interest from **10/17/2023** to **11/1/2023** @ **$0**/day | | |
| 902. Mortgage Ins Premium for months to | | |
| 903. Hazard Ins Premium for years to | | |
| **1000. Reserves Deposited With Lender** | | |
| 1001. Hazard Insuarnce months @ per month | | |
| 1002. Mortgage Insurance months @ per month | | |
| 1003. County Property taxes months @ per month | | |
| 1004. Water/Sewer months @ per month | | |
| 1005. Prorated Ground Rent months @ per month | | |
| 1006. Prorated Rent months @ per month | | |
| 1007. months @ per month | | |
| 1008. months @ per month | | |
| 1011. Aggregate Adjustment | | |
| **1100. Title Charges** | | |
| 1101. Settlement or closing fee to | | |
| 1102. Abstract or title search to | | |
| 1103. Title examination to **New World Title Company, LLC** | **$930.00** | |
| 1104. Admin Fee to | | |
| 1105. Document preparation to | | |
| 1106. Notary fees to | | |
| 1107. Attorney's fees to | | |
| (includes above items numbers: ) | | |
| 1108. Title insurance to **First American Title Insurance Company** | **$275.00** | |
| (includes above items numbers: ) | | |
| 1109. Lender's coverage **$0.00/$0.00** . | | |
| 1110. Owner's coverage **$5,000.00/$275.00** | | |
| 1111. Recording Service Fee to **Easton Enterprise LLC** | **$40.00** | |
| 1112. Lien Certificate to **New World Title Company, LLC** | **$165.00** | |
| 1113. Prep/Procure/Track/Rec Release(s) to **NWT/ReQuire/Clerk** | | |
| 1114. CPL Fee to **First American Title Insurance Company** | | |
| **1200. Government Recording and Transfer Charges** | | |
| 1201. Recording Fees Deed **$115.00** ; Mortgage ; Rel to **Circuit Court for Baltimore City** | **$115.00** | |
| 1202. City/county tax/stamps Deed **$50.00** ; Mortgage to **Director of Finance, Baltimore City** | **$50.00** | |
| 1203. State tax/stamps Deed **$25.00** ; Mortgage to **Circuit Court for Baltimore City** | **$25.00** | |
| 1204. MD CTY TRANSFER TAX to **Director of Finance, Baltimore City** | **$75.00** | |
| 1205. Yield Tax to | | |
| 1206. Grantors Tax to | | |
| **1300. Additional Settlement Charges** | | |
| 1301. Water Escrow to **ESCROW** | **$400.00** | |
| 1302. 22/23 Prop Taxes to **Director of Finance, Baltimore City** | | **$320.44** |
| 1303. 21/22 Prop Taxes to **Director of Finance, Baltimore City** | | **$300.79** |
| 1304. 20/21 Prop Taxes to **Director of Finance, Baltimore City** | | **$227.70** |
| 1305. Water to **Director of Finance, Baltimore City** | | **$2,055.94** |
| 1306. 19/20 Prop Taxes to **Director of Finance, Baltimore City** | | **$137.04** |
| 1307. 18/19 Prop Taxes to **Director of Finance, Baltimore City** | | **$165.02** |
| 1308. 17/18 Prop Taxes to **Director of Finance, Baltimore City** | | **$170.16** |
| 1309. 16/17 Prop Taxes to **Director of Finance, Baltimore City** | | **$186.72** |
| 1310. 15/16 Prop Taxes to **Director of Finance, Baltimore City** | | **$3,565.37** |
| 1311. 14/15 Prop Taxes to **Director of Finance, Baltimore City** | | **$2,450.36** |
| 1312. 13/14 Prop Taxes to **Director of Finance, Baltimore City** | | **$1,183.20** |
| 1313. Misc Bill 7746343 to **Director of Finance, Baltimore City** | | **$274.79** |
| 1314. Misc Bill 7795644 to **Director of Finance, Baltimore City** | | **$228.73** |
| 1315. Misc Bill 7908833 to **Director of Finance, Baltimore City** | | **$215.53** |
| 1316. Misc Bill 7926108 to **Director of Finance, Baltimore City** | | **$214.55** |
| 1317. Misc Bill 8022899 to **Director of Finance, Baltimore City** | | **$438.88** |
| 1318. Misc Bill 8088288 to **Director of Finance, Baltimore City** | | **$649.72** |
| 1319. Misc Bill 8213407 to **Director of Finance, Baltimore City** | | **$418.46** |
| 1320. Misc Bill 8294563 to **Director of Finance, Baltimore City** | | **$529.40** |

| | | | | | |
|---|---|---|---|---|---|
| 1321. | Mic Bill 8338980 | to | **Director of Finance, Baltimore City** | | **$378.47** |
| 1322. | Misc Bill 8361248 | to | **Director of Finance, Baltimore City** | | **$318.40** |
| 1323. | Citation 52922671 | to | **Director of Finance, Baltimore City** | | **$60.00** |
| 1324. | Citation 52922689 | to | **Director of Finance, Baltimore City** | | **$50.00** |
| 1325. | Citation 52950672 | to | **Director of Finance, Baltimore City** | | **$60.00** |
| 1326. | Citation 54380886 | to | **Director of Finance, Baltimore City** | | **$1,500.00** |
| 1327. | July  Tax Sale Balance | to | **Director of Finance, Baltimore City** | | **$84,254.58** |
| 1328. | 23/24 Prop Taxes | to | **Director of Finance, Baltimore City** | | **$300.50** |
| 1329. | Citation 56750474 | to | **Director of Finance, Baltimore City** | | **$2,000.00** |
| 1330. | Citation 56751050 | to | **Director of Finance, Baltimore City** | | **$1,250.00** |
| 1331. | Citation 53825279 | to | **Director of Finance, Baltimore City** | | **$150.00** |
| **1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)** | | | | **$2,075.00** | **$104,054.75** |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a 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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

VRJ BUSINESS SOLUTIONS LLC, a Maryland limited liability company

______________________________________________________

By: Camille Desnoyers, Sole Member

ONE HOUSE AT A TIME, INC., a Maryland corporation, Court-Appointed Receiver

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By Pia Heslip, Executive Director

SETTLEMENT AGENT CERTIFICATION

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

___________________________________ ________________

Settlement Agent Date

**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 imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.