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 4. ☐ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance 7. ☐ Cash Sale.	6. File Number **243801**	7. Loan Number **150318**	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 **NICKEL BLUE INVESTMENT GROUP LLC, a Maryland limited liability company** **813 Quatar Street** **Fort Washington, MD 20744**	E. Name & Address of Seller ,	F. Name & Address of Lender **COMMERCIAL LENDER LLC** **P.O. BOX 3801** **VERNON, CT 06066**

G. Property Location **Tax ID:16-15-0092-030** **1022 West Lanvale Street** **Baltimore, MD 21217**	H. Settlement Agent Name **New World Title Company, LLC** **1407 York Road, Suite 304** **Lutherville, MD 21093 Tax ID: 20-1857860** **Underwritten By: First American Title Insurance Company** Place of Settlement **New World Title Company, LLC** **1407 York Road, Suite 304** **Lutherville, MD 21093**	I. Settlement Date **10/7/2024** Fund: **10/7/2024**

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		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	$18,069.57	403.	
104. 1st Mortgage Payoff to Superior Loan Ser	$186,492.44	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.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	**$204,562.01**	**420. Gross Amount Due to Seller**	**$0.00**
200. Amounts Paid By Or in Behalf Of Borrower		**500. Reductions in Amount Due to Seller**	
201. Deposit or earnest money		501. Excess Deposit	
202. Principal amount of new loan(s)	$304,500.00	502. Settlement Charges to Seller (line 1400)	
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	**$304,500.00**	**520. Total Reduction Amount Due Seller**	**$0.00**
300. Cash At Settlement From/To Borrower		**600. Cash At Settlement To/From Seller**	
301. Gross Amount due from borrower (line 120)	$204,562.01	601. Gross Amount due to seller (line 420)	$0.00
302. Less amounts paid by/for borrower (line 220)	$304,500.00	602. Less reductions in amt. due seller (line 520)	$0.00
303. Cash To Borrower	**$99,937.99**	**603. Cash Seller**	**$0.00**

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

Item	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission based on price $0.00 @ % = $0.00		
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 **2%** to **COMMERCIAL LENDER LLC**	$6,090.00	
802. Loan Discount % to		
803. Appraisal Fee to		
804. Credit Report to		
805. Underwriting Fee to **COMMERCIAL LENDER LLC**	$525.00	
806. Post Closing Tranfer Fee to **Elite Commercial Closings LLC**	$90.00	
807. Closing Fee to **Elite Commercial Closings LLC**	$995.00	
808. Procesing Fee to **Beltway Lending, LLC**	$295.00	
809. Admin Fee to **Beltway Lending, LLC**	$125.00	
810. YSP to		
811. Service Release Premium to		
900. Items Required by Lender To Be Paid in Advance		
901. Interest from **10/7/2024** to **11/1/2024** @ **$55.6169** /day	$1,390.42	
902. Mortgage Ins Premium for months to		
903. Hazard Ins Premium for 1 years to **Safeco Insurance**	$2,285.00	
1000. Reserves Deposited With Lender		
1001. Hazard Insurance **4** months @ **$190.42** per month	$761.68	
1002. Mortgage Insurance months @ per month		
1003. County Property taxes **7** months @ **$36.71** per month	$256.97	
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 **New World Title Company, LLC**	$930.00	
1102. Abstract or title search to		
1103. Title examination to		
1104. Title insurance binder 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**	$1,056.00	
(includes above items numbers:)		
1109. Lender's coverage **$304,500.00/$1,056.00** .		
1110. Owner's coverage **$0.00/$0.00**		
1111. Lien Cert to **New World Title Company, LLC**	$50.00	
1112. Closing Protection Letter to **First American Title Insurance Company**	$55.00	
1113. Hand Recording Fee to **Easton Enterprise LLC**	$40.00	
1114. Prep/Proc/Rel to **New World Title Company, LLC**	$195.00	
1200. Government Recording and Transfer Charges		
1201. Recording Fees Deed ; Mortgage **$115.00** ; Rel to **Circuit Court for Baltimore City**	$115.00	
1202. City/county tax/stamps Deed ; Mortgage **$1,315.00** to **Director of Finance, Baltimore City**	$1,315.00	
1203. State tax/stamps Deed ; Mortgage to		
1204. County Transfer Tax to		
1205. Conveyance Fee to		
1206. UCC Release to **Circuit Court for Baltimore City**	$60.00	
1300. Additional Settlement Charges		
1301. Water to **Director of Finance, Baltimore City**	$574.01	
1302. 24/25 Prop Taxes to **Director of Finance, Baltimore City**	$449.14	
1303. 23/24 Prop Taxes to **Director of Finance, Baltimore City**	$266.35	
1304. Signing Fee to **New World Title Company, LLC**	$150.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	$18,069.57	

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.

NICKEL BLUE INVESTMENT GROUP LLC, a Maryland limited liability company

Camille Desnoyers, Member

By: Camille Desnoyers, Member

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.

10/7/2024

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.