

|                          |                      |                         |                                        |                  |                                                                    |
|--------------------------|----------------------|-------------------------|----------------------------------------|------------------|--------------------------------------------------------------------|
| Closing Information      |                      | Transaction Information |                                        | Loan Information |                                                                    |
| <b>Date Issued</b>       |                      | <b>Borrower</b>         | Dasheena Drake                         | <b>Loan Term</b> | 30 Years                                                           |
| <b>Closing Date</b>      | 11/26/2025           |                         | 4302 Vintage Ivy Ln.                   | <b>Purpose</b>   | Purchase                                                           |
| <b>Disbursement Date</b> | 11/26/2025           |                         | Owings Mills, MD 21117                 | <b>Product</b>   |                                                                    |
| <b>Settlement Agent</b>  | Golden Trust Title & | <b>Seller</b>           | Federal Home Loan Mortgage Corporation | <b>Loan Type</b> | <input type="checkbox"/> Conventional <input type="checkbox"/> FHA |
| <b>File #</b>            | 25-09-22             |                         | 6555 Excellence Way                    |                  | <input checked="" type="checkbox"/> VA <input type="checkbox"/>    |
| <b>Property</b>          | 5517 Haddon Ave.     | <b>Lender</b>           | Plano, TX 75023                        | <b>Loan ID #</b> | 25100156644                                                        |
|                          | Baltimore, MD 21207  |                         | Norwich Commercial Group, Inc.         | <b>MIC #</b>     | 13-13-6-0801486                                                    |
| <b>Sale Price</b>        | \$219,900            |                         |                                        |                  |                                                                    |

| Loan Terms                                                                                                   |            | Can this amount increase after closing? |
|--------------------------------------------------------------------------------------------------------------|------------|-----------------------------------------|
| Loan Amount                                                                                                  | \$319,900  | NO                                      |
| Interest Rate                                                                                                | 7.25%      | NO                                      |
| Monthly Principal & Interest<br><i>See Projected Payments below for your Estimated Total Monthly Payment</i> | \$2,182.28 | NO                                      |
|                                                                                                              |            | Does the loan have these features?      |
| Prepayment Penalty                                                                                           |            | NO                                      |
| Balloon Payment                                                                                              |            | NO                                      |

| Projected Payments                                                                                          |                          |                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payment Calculation                                                                                         | Years 1 - 0              | Years 1 - 30                                                                                                                                                                                                                                                                              |
| Principal & Interest                                                                                        | —<br>—                   | \$2,182.28<br>—                                                                                                                                                                                                                                                                           |
| Mortgage Insurance                                                                                          | + —                      | + —                                                                                                                                                                                                                                                                                       |
| Estimated Escrow<br><i>Amount can increase over time</i>                                                    | + —                      | + \$744.54                                                                                                                                                                                                                                                                                |
| Estimated Total Monthly Payment                                                                             | \$0.00 min<br>\$0.00 max | \$2,926.82 min<br>\$0.00 max                                                                                                                                                                                                                                                              |
| Estimated Taxes, Insurance & Assessments<br><i>Amount can increase over time<br/>See page 4 for details</i> | \$744.54<br><br>a month  | <b>This estimate includes</b><br><input checked="" type="checkbox"/> Property Taxes<br><input checked="" type="checkbox"/> Homeowner’s Insurance<br><input type="checkbox"/> Other:<br><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> |
|                                                                                                             |                          | <b>In escrow?</b><br><b>YES</b><br><b>YES</b><br><b>NO</b>                                                                                                                                                                                                                                |

| Costs at Closing |                                                                                                                                                 |
|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Closing Costs    | \$26,955.23           Includes \$7,211.86 in Loan Costs + \$19,743.37 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details.</i> |
| Cash to Close    | \$19,415.77           Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>                                       |