

American Land Title Association

ALTA Settlement Statement - Combined
Adopted 05-01-2015

File No./Escrow No. 1114026-00673 Mid-Atlantic Settlement Services LLC
Print Date & Time: 06/03/2026 11:13 AM ALTA ID: 1029923
Officer/Escrow Officer: 4 North Park Drive Suite 205 Hunt Valley, MD 21030
Settlement Location: 4 North Park Drive Suite 205 Hunt Valley, MD 21030



Property Address: 3613 Greenmount Avenue, Baltimore, MD 21218
County: Baltimore City
Buyer: Ahmed Ragab and Jessica Ragab by Ahmed Ragab, her Attorney-in-Fact
Seller: Kokeb Tarekegn
Lender: National Institutes of Health Federal Credit Union
P.O. Box 6475, Rockville, MD 20849-6475
Settlement Date: 06/03/2026
Disbursement Date: 06/03/2026

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$207,000.00	Contract Sales Price	\$207,000.00	
		Deposit or earnest money		\$2,000.00
		Principal Loan Amount from National Institutes of Health Federal Credit Union		\$186,300.00
		Prorations/Adjustments		
	\$270.11	County Taxes 3,521.12/yr 6/3/2026 to 7/1/2026	\$270.11	
\$32.08		Water Adjustment 48.88/mo for 5/13/2026 to 6/3/2026		\$32.08
		Loan Charges to National Institutes of Health Federal Credit Union		
		Daily interest charges from 6/3/2026 to 7/1/2026 @ 27.17/day	\$760.73	
		National Institutes of Health Federal Credit Union		
		Loan Discount Fee 0.25000% to National Institutes of Health Federal Credit Union	\$465.75	
		Loan Origination Fee % to National Institutes of Health Federal Credit Union	\$931.50	
		Other Loan Charges		
		Appraisal Fee to Class Valuation POC \$550.00		\$179.52
		Credit report to Equifax Mortgage Solutions		

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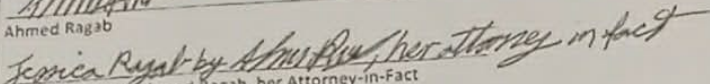
	Flood Cert. Fee to ServiceLink National Flood	\$17.00
	Homeowner's Insurance for 12 Month(s) State Farm	\$1,818.00
	Tax Service to CoreLogic	\$79.00
	Impounds/Escrows	
	Aggregate Accounting Adjustment to National Institutes of Health Federal Credit Union	\$151.50
	County Property Taxes 2 Month(s) @ 440.14 per Month(s) National Institutes of Health Federal Credit Union	\$880.28
	Hazard Ins. Reserve 3 Month(s) @ 151.50 per Month(s) National Institutes of Health Federal Credit Union	\$454.50
	Title Charges & Escrow / Settlement Charges	
	Abstract or Title Search to Mid-Atlantic Settlement Services LLC	\$200.00
	Closing Protection Letter Premium to Mid-Atlantic Settlement Services LLC	\$55.00
	Document preparation POA to Mid-Atlantic Settlement Services LLC	\$150.00
	Hand Recording Service Charge to Mid-Atlantic Settlement Services LLC	\$65.00
	Lender's Coverage (\$186,300.00) to Mid-Atlantic Settlement Services LLC	\$658.24
	Lien Certificate to Mid-Atlantic Settlement Services LLC	\$110.00
	Owner's Coverage (\$207,000.00) to Mid-Atlantic Settlement Services LLC	\$953.98
	Tax Processing Fee to Mid-Atlantic Settlement Services LLC	\$100.00
	Title examination to Mid-Atlantic Settlement Services LLC	\$715.00
\$30.00	Wire Transfer Fee to Mid-Atlantic Settlement Services LLC	
	Commission	
\$495.00	Broker Administrative Commission (Listing) to Taylor Properties	
	Broker Administrative Commission (Selling) to Jason Mitchell Group	\$795.00
\$3,105.00	Listing Commission to Taylor Properties	
\$5,175.00	Selling Commission to Jason Mitchell Group	
	Government Recording and Transfer Charges	
\$1,552.50	City/County Tax to Clerk of the Circuit Court	\$1,222.50
	Power of Attorney Recording to Circuit Court of Baltimore City	\$20.00
\$1,035.00	Recordation Tax to Clerk of the Circuit Court	\$815.00
	Recording Fees for Deed to Circuit Court of Baltimore City	\$60.00
	Recording Fees for Mortgage to Circuit Court of Baltimore City	\$60.00
\$517.50	State Tax to Clerk of the Circuit Court	
	Miscellaneous	
	Escrow 26/27 Real Property Taxes - Annual to Escrow 26/27 Real Property Taxes - Annual	\$5,281.58
	Home Warranty to Cinch Home Services	\$669.00
\$48.88	Open Water Bill to Director of Finance	\$100.00
	Upcoming Water Bill to WATER ESCROW	

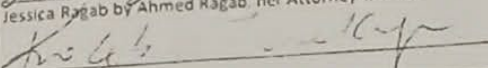
Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
\$11,990.96	\$207,270.11	\$224,886.79	\$188,483.58
SubTotals		\$36,403.21	
Due From Borrower			
Due To Seller			
\$195,279.15		\$224,886.79	\$224,886.79
\$207,270.11	\$207,270.11	Totals	

Acknowledgement

If you have any questions about the settlement charges and loan terms listed on this form, please contact your settlement agent. Settlement agent is not responsible for content of lender's assessments on this Settlement Statement. The seller's and borrower's signatures hereon acknowledge their approval and signify their understanding that tax and insurance prorations and reserves are based on figures for the preceding year or supplied by others or estimated for the current year, and in the event of any change for the current year, all necessary adjustments will be made between borrower and seller directly. Any deficit delinquent taxes or mortgage payoffs will be promptly reimbursed to the settlement agent by the seller. I have carefully reviewed this Settlement Statement and to the best of my knowledge and belief, it is true and accurate statement of all receipts and disbursements. I further certify that I have received a copy of this Settlement Statement.


Ahmed Ragab


Jessica Ragab by Ahmed Ragab, her Attorney-in-Fact


Kokeb Tarekegn

Settlement Agent