

KEYSTONE TITLE

Settlement Services, LLC.



May 21, 2026

**VIA HAND DELIVERY,
REGULAR MAIL
& E-MAIL**

Ms. Imani Bryan
2704 Light Street
Baltimore, MD 21230

**Re: Deed Transfer and Property Taxes for
2704 Light Street, Baltimore, Maryland 21230 (the "Property")**

Dear Ms. Bryan:

We are writing with the current status of your Deed and the Baltimore City property taxes due on your Property. As you saw from our email on May 6, 2026, we do not have enough available funds in your closing file to pay your property taxes and complete the Deed recording process.

We need \$614.51 to bridge the shortfall in the escrow collected at closing and pay your property taxes. As mentioned at closing, we cannot accept the money orders you provided, and they cannot be deposited into our escrow account. We would be willing to make an exception for you and accept a personal check for these funds and complete the recording once the check clears. Upon receipt of your check in the amount of \$614.51 made payable to "Keystone Title Settlement Services, LLC" and mailed to our Rockville address below, we can return the money orders to you so that you may cash them and return the money to your account.

Because the Deed has not been accepted for recording, you are not the "official" owner of the Property. We want to make sure you understand the consequences of not having a recorded Deed beyond not officially owning the Property. Since the Deed is not recorded, your deed of trust has not been accepted for recording either and your lender is currently unsecured. Under the terms of your deed of trust, you are in default under your loan and your lender can call your entire loan due.

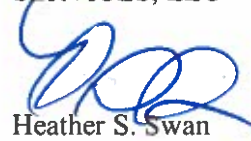
Additionally, because the property taxes have not been paid and continue to accrue late fees, the Property could go to tax sale and be sold to a third party. While you do have title insurance, your policy would not protect you in this case as the policy technically is not in effect until the date the Deed is recorded and the payment of property taxes is not a title insurer obligation unless there were taxes due to be collected at closing.

We know this is a frustrating situation as you had attempted to wire funds immediately after closing but they went to the wrong recipient. We cannot pay the property taxes on your behalf, and your lender will not pay the property taxes on your behalf. The only way for all of us to wrap this up and avoid the potential consequences is for you to send us a check for the shortfall so that we may pay the property taxes and record your documents.

Please let us know if you have additional questions, otherwise we look forward to receiving your check, completing the recording, and closing out your file.

Sincerely,

KEYSTONE TITLE SETTLEMENT
SERVICES, LLC



Heather S. Swan
Title Attorney