American Land Title Association

FINAL ALTA Settlement Statement - Combined
Adopted 05-01-2015

File No./Escrow No.: AS-110572MD

Officer/Escrow Officer:

Assurance Title, LLC
8825 Stanford Blvd
Suite 305
Columbia, MD 21045
(443) 583-2700

ASSURANCE TITLE LLC

Property Address: 3725 OVERVIEW ROAD
BALTIMORE, MD 21215 (BALTIMORE CITY)
(15-31-3165-064)

Borrower: TIARRA SADE BEASON

Seller: GLORIA SENAIDA ZUNIGA PINA
1805 Portship Road
Baltimore, MD 21222

Lender: Meridian Bank
301 E. Germantown Pike, 2nd Fl, Ste.201, East Norriton, PA 19401

Settlement Date: 6/26/2026
Disbursement Date: 6/26/2026

From Closing Disclosure: (informational only)		
	Title - Lender's Title Insurance to Assurance Title, LLC	$531.52
	Title - Owner's Title Insurance to Assurance Title, LLC	$782.20

Seller			Description	Borrower		
P.O.C.	Debit	Credit		P.O.C.	Debit	Credit
			Deposits, Credits, Debits			
		$159,999.00	Sale Price of Property		$159,999.00	
			Deposit			$500.00
	$2,897.44		Seller Credit to Buyer			$2,897.44
			FTHIP GAP from Mayor and City Council of Baltimore			$1,931.00
			FHLBank Atlanta FHP			$17,500.00
			FTHIP Down Payment from Mayor and City Council of Baltimore			$2,800.00
			Prorations			
		$8.75	City/Town Taxes 6/26/2026 to 6/30/2026 @ $798.58/Year		$8.75	
			Commissions			
	$3,999.98		Real Estate Commission to Realty One Group Universal			
			Admin Fee to Realty One Group Universal		$795.00	
	$3,999.98		Real Estate Commission to Keller Williams Gateway			
			Commission Selling (Paid Buyer) to Realty One Group Universal		$1,599.99	
			New Loans			
			Loan Amount			$150,183.00
	$2,102.56		1.4000% of Loan Amount (Points)			
			Appraisal Fee to Peak Realty and Appraisal		$550.00	
			Credit Report to Xactus		$108.25	
			Mortgage Insurance Application Fee to Dept of HUD		$2,583.00	
			FHA Commitment Fee to Meridian Bank		$395.00	
			Processing Fee to Meridian Bank		$645.00	
			Underwriting Fee to Meridian Bank		$650.00	
			Wire Transfer Fee to Meridian Bank		$60.00	
			Counseling Fee to Clearpoint		$275.00	
			MERS Registration Fee to MERS Inc		$24.95	
			Verification Fee to Equifax/TruV		$104.35	
			Rate Lock Extension Fee to Meridian Bank		$270.00	
			Flood certification to ICE Flood		$6.00	
			Prepaid Interest (23.6600 per day from 6/26/2026 to 7/1/2026)		$118.30	
			Homeowner's Insurance Premium (12 mo.) to Universal Property & Casualty		$1,390.11	
			Property Taxes (6 mo.) to Baltimore City Dept of Finance		$1,700.00	
			Homeowner's Insurance $115.84 per month for 3 mo.		$347.52	
			Property Taxes $283.33 per month for 3 mo.		$849.99	
			Aggregate Adjustment		-$399.17	
			Title Charges			
			Title - Lender's Title Insurance to Assurance Title, LLC		$531.52	
			Title - Owner's Title Insurance to Assurance Title, LLC		$782.20	
			Title - ALTA 8.1 Environmental Protection Lien (6-17-06) Endorsement(s) to Assurance Title, LLC			

			Title - ALTA 9.0 Restrictions, Encroachments, Minerals, Loan Policy (4-2-12) Endorsement(s) to Assurance Title, LLC			
			Title - Abstract or title search to Assurance Title, LLC		$150.00	
	$150.00		Title - Settlement or closing fee to Assurance Title, LLC			
			Title - Examination to Assurance Title, LLC		$895.00	
	$175.00		Title - Judgment Search to Assurance Title, LLC			
			Title - Title Commitment Fee to Assurance Title, LLC		$50.00	
			Title - Lien Certificate (Section C) to Simplifile		$56.31	
	$175.00		Title - Disbursement Fee to Assurance Title, LLC			
			Title - Closing Protection Letter - Lender to Fidelity National Title Insurance Company		$55.00	
			Title - Courier Fee to Assurance Title, LLC		$50.00	
			Government Recording and Transfer Charges			
	$1,199.99		County Deed Tax/Stamps to Simplifile		$870.00	
			Recording fees: Deed $60.00		$60.00	
			Mortgage $180.00		$180.00	
	$400.00		State Transfer Tax to Simplifile $400.00			
	$800.00		Deed Recordation Tax to Simplifile $1,380.00		$580.00	
			Additional Settlement Charges			
	$342.16		Open Water to Baltimore City, Director of Finance			
	$200.00		Water Escrow to Assurance Title, LLC			
			Water Escrow to Assurance Title, LLC		$50.00	
			Lender Credits			
			Lender Credit			$47.50
Seller				**Borrower**		
P.O.C.	**Debit**	**Credit**		**P.O.C.**	**Debit**	**Credit**
$0.00	$16,442.11	$160,007.75	**Subtotals**	$0.00	$176,391.07	$175,858.94
			Due From Borrower			$532.13
	$143,565.64		Due To Seller			
$0.00	$160,007.75	$160,007.75	**Totals**	$0.00	$176,391.07	$176,391.07

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Assurance Title, LLC to cause the funds to be disbursed in accordance with this statement.

BORROWER(S)

Tiarra Sade Beason

TIARRA SADE BEASON

SELLER(S)

Signed by:

Gloria Senaida Zuniga Pina

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GLORIA SENAIDA ZUNIGA PINA

SETTLEMENT COORDINATOR

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	6/24/2026
Closing Date	6/26/2026
Disbursement Date	6/26/2026
Settlement Agent	Assurance Title LLC
File #	AS-110572MD
Property	3725 Overview Road Baltimore, MD 21215
Sale Price	$159,999

Transaction Information

Borrower	Tiarra Sade Beason 2907 Cornwall Road Apartment A1 Dundalk, MD 21222-5364
Seller	Gloria Senaida Zuniga Pina 1805 Portship Rd Baltimore, MD 21222
Lender	Meridian Bank

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ ___________
Loan ID #	6177980
MIC #	244-3727432-703

Loan Terms

		Can this amount increase after closing?
Loan Amount	$150,183	NO
Interest Rate	5.75 %	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$876.43	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$876.43
Mortgage Insurance	+	61.14
Estimated Escrow *Amount can increase over time*	+	399.17
Estimated Total Monthly Payment		$1,336.74

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$399.17 Monthly	☒ Property Taxes	YES
		☒ Homeowner's Insurance	YES
		☐ Other:	
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$16,335.82	Includes $7,459.38 in Loan Costs + $8,923.94 in Other Costs - $47.50 in Lender Credits. *See page 2 for details.*
Cash to Close	$532.13	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
Loan Costs					
A. Origination Charges	$2,020.00				
01 1.4 % of Loan Amount (Points)			$2,102.56		
02 FHA Commitment Fee	$395.00				
03 Processing Fees	$645.00				
04 Rate Lock Extension Fee	$270.00				
05 Underwriting Fees	$650.00				
06 Wire Transfer Fee	$60.00				
07					
08					
B. Services Borrower Did Not Shop For	$3,651.55				
01 Appraisal Fee to Peak Realty and Appraisal	$550.00				
02 Counseling Fee to Clearpoint	$275.00				
03 Credit Report to Xactus	$108.25				
04 Flood Certification to ICE Flood	$6.00				
05 MERS(R) Registration Fee to MERS Inc.	$24.95				
06 Mortgage Insurance Premium to Dept of HUD	$2,583.00				
07 Verification Fee to Equifax/TruV	$104.35				
C. Services Borrower Did Shop For	$1,787.83				
01 Title - Abstract Or Title Search Fee to Assurance Title LLC	$150.00				
02 Title - Administration Fee to Assurance Title LLC			$500.00		
03 Title - Closing Protection Letter to Fidelity National Title Insurance Co	$55.00				
04 Title - Courier Fee to Assurance Title LLC	$50.00				
05 Title - Disbursement Fee to Assurance Title LLC			$175.00		
06 Title - Judgement Report to Assurance Title LLC			$175.00		
07 Title - Lender's Title Insurance to Fidelity National Title Insurance Co	$531.52				
08 Title - Municipal Lien Certificate to Assurance Title LLC	$56.31				
09 Title - Settlement Fee to Assurance Title LLC			$150.00		
10 Title - Title Examination to Assurance Title LLC	$895.00				
11 Title - Title Insurance Binder to Assurance Title LLC	$50.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	$7,459.38				
Loan Costs Subtotals (A + B + C)	$7,459.38				
Other Costs					
E. Taxes and Other Government Fees	$1,690.00				
01 Recording Fees Deed: $60.00 Mortgage: $180.00	$240.00				
02 City/County Tax/Stamps to Baltimore City Director of Finance	$870.00		$1,199.99		
03 State Tax/Stamps to Baltimore City Director of Finance			$400.00		
04 Transfer Taxes to Baltimore City Director of Finance	$580.00		$800.00		
F. Prepaids	$3,208.41				
01 Homeowner's Insurance Premium (12 mo.) to Universal Property & Casualty	$1,390.11				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($23.66 per day from 6/26/26 to 7/1/26)	$118.30				
04 Property Taxes (6 mo.) to Baltimore City 7/1/26 semi due	$1,700.00				
05					
G. Initial Escrow Payment at Closing	$798.34				
01 Homeowner's Insurance $115.84 per month for 3 mo.	$347.52				
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04 City Property Tax $283.33 per month for 3 mo.	$849.99				
05					
06					
07					
08 Aggregate Adjustment	-$399.17				
H. Other	$3,227.19				
01 Real Estate Commission to Keller Williams			$3,999.98		
02 Real Estate Commission to Realty One	$1,599.99		$3,999.98		
03 Realtor Admin Fee (optional) to Realty One Group	$795.00				
04 Title - Owner's Title Insurance (optional) to Fidelity National Title Insurance	$782.20				
05 water to Director of Finance	$50.00		$200.00		
06 water to Director of Finance			$342.16		
I. TOTAL OTHER COSTS (Borrower-Paid)	$8,923.94				
Other Costs Subtotals (E + F + G + H)	$8,923.94				
J. TOTAL CLOSING COSTS (Borrower-Paid)	$16,335.82				
Closing Costs Subtotals (D + I)	$16,383.32		$14,044.67		
Lender Credits (Includes $47.50 credit for increase in Closing Costs above legal limit)	-$47.50				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	
Total Closing Costs (J)	$18,495.00	$16,335.82	YES	· See Total Loan Costs (D) and Total Other Costs (I). · Increase exceeds legal limits by $47.50. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	$0	$0	NO	
Closing Costs Financed (Paid from your Loan Amount)	-$2,589.00	$0	YES	· You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	-$10,231.00	$9,816.00	YES	· You increased this payment. See details in Section L.
Deposit	-$500.00	-$500.00	NO	
Funds for Borrower	$0	$0	NO	
Seller Credits	-$5,000.00	-$2,897.44	YES	· See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	$0	-$22,222.25	YES	· See details in Section K and Section L.
Cash to Close	**$175.00**	**$532.13**		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$176,343.57**
01	Sale Price of Property	$159,999.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	$16,335.82
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes 06/26/26 to 06/30/26	$8.75
09	County Taxes to	
10	Assessments to	
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		**$175,811.44**
01	Deposit	$500.00
02	Loan Amount	$150,183.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	$2,897.44
Other Credits		
06	FTHIP Down Payment	$2,800.00
07		
Adjustments		
08	FTHIP Gap	$1,931.00
09	FHLBank Atlanta FHP	$17,500.00
10		
11		
Adjustments for Items Unpaid by Seller		
12	City/Town Taxes to	
13	County Taxes to	
14	Assessments to	
15		
16		
17		

CALCULATION

Total Due from Borrower at Closing (K)	$176,343.57
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$175,811.44
Cash to Close ☒ **From** ☐ **To Borrower**	**$532.13**

SELLER'S TRANSACTION

M. Due to Seller at Closing		**$160,007.75**
01	Sale Price of Property	$159,999.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes 06/26/26 to 06/30/26	$8.75
10	County Taxes to	
11	Assessments to	
12		
13		
14		
15		
16		
N. Due from Seller at Closing		**$16,942.11**
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	$14,044.67
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	$2,897.44
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	$160,007.75
Total Due from Seller at Closing (N)	-$16,942.11
Cash ☐ **From** ☒ **To Seller**	**$143,065.64**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☒ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *4% of the principal and interest overdue.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
3725 Overview Road, Baltimore, MD 21215

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$5,063.41	Estimated total amount over year 1 for your escrowed property costs: *See attached page for additional information*
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$798.34	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$460.31	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Additional Information About This Loan

Loan Disclosures

Escrow Account

Escrow		
Escrowed Property Costs over Year 1	$5,063.41	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance, Mortgage Insurance, City Property Tax*

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$337,218.73
Finance Charge. The dollar amount the loan will cost you.	$184,694.65
Amount Financed. The loan amount available after paying your upfront finance charge.	$144,946.40
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.585 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	110.164 %

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
☒ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Meridian Bank		Realty One Group Universal	Keller Williams Gateway LLC	Assurance Title LLC
Address	8894 Stanford Boulevard, Unit 203 Columbia, MD 21045		1421 Clarkview Road, Suite 208 Baltimore, MD 21209	8015 Corporate Dr., Ste C, Nottingham, MD 21236	8825 Stanford Blvd Ste 305 Columbia, MD 21045
NMLS ID	462854				
MD License ID	462854		533995	6575	3000422296
Contact	Kevin James Swecker		Shaelyn Williams	Glenda Xiomara Ochoa Gamez	Kelly Mooney
Contact NMLS ID	1010252				
Contact MD License ID			5021041	680857	3000028687
Email	kswecker@meridianbanker.com		shaelyn@thebosemanhometeam.com	xiomara@ochoashomes.com	kmooney@closeassured.com
Phone	443-782-7141		443-991-5942	443-318-8800	443-583-2700

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Tiarra Sade Beason 6/26/26

Tiarra Sade Beason Date

FHA Case No.
244-3727432-703

NOTE

June 26, 2026 | Towson, | Maryland
[Note Date] | [City] | [State]

3725 Overview Road, Baltimore, MD 21215
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. **$150,183.00** (the "Principal") that I have received from **Meridian Bank, a Pennsylvania Chartered Bank**

(the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of **5.750 %.**

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the **1st** day of each month beginning on **August 1, 2026.** I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest and other items in the order described in the Security Instrument before the Principal. If, on **July 1, 2056,** I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at **301 E. Germantown Pike, 2nd Floor, Ste. 201**
East Norriton, PA 19401

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. **$876.43.** This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If applicable law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **4.000 %** of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each Monthly Payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of unpaid Principal, all the interest that I owe on that amount, and other charges due under this Note (the "Default Balance"). That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay the Default Balance immediately as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees and costs.

7. GIVING OF NOTICES

(A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

(B) Notice to Note Holder

Any notice that I must give to the Note Holder under this Note will be delivered by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument also describes how and under what conditions I may be required to make immediate payment of all amounts I owe under this Note. Some of those conditions are described as follows:

> If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.
>
> If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Tiarra Sade Beason 6/26/26 (Seal)
TIARRA SADE BEASON DATE

[Sign Original Only]

Lender: Meridian Bank
NMLS ID: 462854
Loan Originator: Kevin James Swecker
NMLS ID: 1010252

FEDERAL HOME LOAN BANK OF ATLANTA
Affordable Housing Program – Owner-Occupied

NOTE

DATE: 06/26/2026

For value received, **Tiarra Sade Beason ,** (hereinafter referred to as the "Borrower"), which subject property is located at **3725 Overview Road, Baltimore, MD 21215** promises to pay to the order of **Arundel Bank** (hereinafter referred to as the "Lender"), maintaining offices at **655 Crain Highway, S., Glen Burnie, MD 21061**, the AHP Subsidy of **Seventeen Thousand Five Hundred Dollars ($17,500.00)** (the "AHP Subsidy") in lawful money of the United States of America.

1. PAYMENTS

The Borrower shall make all payments hereunder at such address as the Lender may provide the Borrower.

2. BORROWER'S ACKNOWLEDGMENTS AND AGREEMENTS

A. The Borrower hereby agrees that the Lender and the Federal Home Loan Bank of Atlanta ("***FHLBank Atlanta***") or its designee shall be given thirty (30) days prior written notice of a sale, refinancing, or transfer of the Property (as defined in that certain **Subordinate Mortgage**, of even date herewith, executed by Borrower in favor of Lender (as amended from time to time, the "***Security Agreement***")) that secures this Note during the five-year term of this Note (such five-year period, the "***Retention Period***").

B. This Note implements requirements applicable to assistance furnished for the benefit of the Borrower to the Lender under FHLBank Atlanta's Affordable Housing Program ("***AHP***") as provided in the Affordable Housing Program Implementation Plan (as the same may be modified from time to time, the "***Implementation Plan***"), and AHP policies, procedures, guidelines, and instructions covering, among other things, feasibility, funding, monitoring and modifying affordable housing projects participating in FHLBank Atlanta's AHP (together with the Implementation Plan, collectively, as the same may be modified from time to time, "***FHLBank Atlanta's AHP Policies and Procedures***"; and together with the Federal Housing Finance Agency's Affordable Housing Program Regulations 12 CFR Part 1291 et seq., as may be amended from time to time, the "***AHP Regulations***," collectively, "***AHP Requirements***").

C. This Note, the Security Agreement, and any related documents to which the Borrower is a party have been or will be duly executed and delivered and are, or upon execution will be, valid and legally binding obligations of the Borrower, enforceable against the Borrower in accordance with their terms.

D. The consummation of the transactions contemplated hereby and the execution, delivery and performance of this Note, the Security Agreement and any related documents by the Borrower will not violate or constitute or result in a material breach of or a default under any agreement, mortgage, deed of trust, lease, loan or security agreement, or any other instrument to which the Borrower is a party or by which it may be bound or affected.

3. REPAYMENT OBLIGATION PRIOR TO END OF RETENTION PERIOD.

A. The Borrower agrees that the AHP Subsidy will only be used for the purpose approved by FHLBank Atlanta under the AHP for the purchase of a home by the Borrower, which will be used as Borrower's primary residence, except to the extent that the Borrower includes a non-occupant co-borrower, provided that the Borrower otherwise complies with the occupancy terms in the AHP Requirements.

B. In the event the Property that secures this Note is sold prior to the end of the Retention Period, the Borrower agrees to repay to the Lender an amount equal to a pro rata portion of the AHP Subsidy that financed the purchase of the Property, reduced for every month that the Borrower owned the Property, from any net proceeds realized upon the sale of the Property (the "***Repayment Obligation***") unless the purchaser is a very low-, low-, or moderate-income household, as defined by the AHP Regulations, or if the calculation of net proceeds is $2,500 or less, as determined by FHLBank Atlanta in its sole discretion.

C. In the event the Borrower refinances the Property during the Retention Period, the Borrower must repay the Lender an amount equal to a pro rata share of the AHP Subsidy that financed the purchase of the Property, reduced for every month that the Borrower owned the Property, from any net proceeds realized on the refinancing, unless the Property continues to be subject to a legally enforceable retention agreement, or if the calculation of net proceeds is $2,500 or less, as determined by FHLBank Atlanta in its sole discretion.

4. FORGIVENESS AT END OF RETENTION PERIOD.

The Borrower hereby acknowledges and understands that the AHP Subsidy represents a reduction in the Borrower's purchase costs for the Property, which shall be used as the Borrower's primary residence. The AHP Subsidy will be forgiven at the end of the Retention Period and no payment will be due on the AHP Subsidy or interest, if applicable.

5. CHANGES IN TERMS

This Note may not be changed orally, but may be changed only by an agreement in writing, signed by the party against whom enforcement of any waiver, change, modification or discharge is sought.

6. APPLICABLE LAW

This Note shall be governed by the laws of the United States and, to the extent federal law incorporates or defers to state law, the laws of the State where the Property is located (excluding, however, the conflict of laws rules of such State). In the event that any portion of this Note conflicts with applicable law, such conflict shall not affect other provisions of this Note that can be given effect without the conflicting provision.

7. THIRD PARTY BENEFICIARY

The Borrower agrees that FHLBank Atlanta is an intended, third party beneficiary of this Note and is entitled to rely upon all rights, representations, warranties, and covenants made by the Borrower herein to the same extent as if FHLBank Atlanta were the Lender hereunder.

8. WAIVERS

All parties to this Note, whether maker, principal, surety, guarantor, or endorser, hereby waive demand, notice, and protest.

9. SUCCESSORS AND ASSIGNS

This Note shall be binding upon and inure to the benefit of the successors and permitted assigns of the Lender, the Borrower, and FHLBank Atlanta.

10. NOTICES

All notices and other communications shall be in writing and mailed or sent by a nationally recognized overnight carrier, sent by facsimile transmission (with confirmation copy), or served personally on a party at the address indicated below, or at such other address as shall be designated by a party by future written notice to the other parties. Notice sent by facsimile transmission shall be effective on the date transmitted; notice sent by personal service shall be effective on the date of delivery; notice sent by U.S. mail shall be effective three (3) business days after such notice is deposited in the mail with first class postage prepaid, addressed as aforesaid; and notice sent by overnight carrier shall be effective the day following delivery to said carrier.

Federal Home Loan Bank of Atlanta
1475 Peachtree Street, NE,
Atlanta, Georgia 30309
Attn: Community Investment Services

LENDER Contact and Address:
Tracy McQuoid
655 Crain Highway, S.
Glen Burnie, MD 21061

11. CONFLICT

To the extent the Lender and the Borrower have entered into any other agreements pertaining to the Property, the terms of such agreements remain in full force and effect, provided however, in the event of any conflict between such agreements and this Note, unless otherwise expressly provided in this Note, the terms of this Note shall prevail.

12. JOINT AND SEVERAL OBLIGATION

If more than one person constitutes the Borrower, their obligations under this Note shall be joint and several, and references in this Note to "Borrower" shall be deemed to refer to each of such persons.

IN WITNESS WHEREOF, the undersigned has executed this instrument as of the date and year above set forth.

Tiarra Sade Beason

Borrower – **Tiarra Sade Beason**

CoBorrower –

Assurance Title, LLC
File No. **AS-110572MD**
Tax ID #: **15-31-3165-064**

This Deed made this _______ day of _________________________, _________, by and between Gloria Senaida Zuniga Pina, GRANTOR, and Tiarra Sade Beason, GRANTEE.

– Witnesseth –

That in consideration of the sum of One Hundred Fifty Nine Thousand Nine Hundred Ninety Nine Dollars and No Cents ($159,999.00), which includes the amount of any outstanding Mortgage or Deed of Trust, if any, the receipt of which is hereby acknowledged, the said Grantor do/does hereby grant and convey to the said Grantee, in fee simple, all that lot of ground situate in the County of Baltimore City, State of Maryland and described as follows, that is to say:

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road, and running thence from said place of beginning and binding on the East side of Overview Road, North 24 degrees 40 minutes 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road, North 65 degrees 19 minutes 22 seconds East 144.07 feet (erroneously referred to in prior deed as 14,07 feet) to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees 29 minutes 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning.

SUBJECT TO covenants, easements, and restrictions of record.

For informational purposes only:
The improvements thereon being commonly known as 3725 Overview Road, Baltimore, MD

Tax ID #15-31-3165-064

Being the same property granted and conveyed from Cicada Investments LLC, a Maryland limited liability company to Gloria Senaida Zuniga Pina by a Deed dated April 8, 2025 and recorded on April 16, 2025 in Book 27876, Page 413.
the aforesaid deed having an error in the granting clause and being corrected and re-recorded prior hereto

Together with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

To Have and To Hold the said tract of ground and premises above described and mentioned, and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said Tiarra Sade Beason, in fee simple.

And the Grantor(s) hereby covenant(s) that he/she/they has/have not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that he/she/they will warrant specially the property hereby granted; and that he/she/they will execute such further assurances of the same as may be requisite.

In Witness Whereof, Grantor has/have caused this Deed to be properly executed and sealed the day and year first above written.

Witnessed by ______________ Gloria Senaida Zuniga Pina (SEAL)

Gloria Senaida Zuniga Pina

State of Maryland }
County of Howard } ss

I hereby certify that on this 24 day of June, 2026, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Gloria Senaida Zuniga Pina, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged the same for the purposes therein contained, and further acknowledged the foregoing Deed to be her act, and in my presence signed and sealed the same, giving oath under penalties of perjury that the consideration recited herein is correct.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

____
Notary Public

My Commission Expires: ______________

YAELY E MEJIA
NOTARY PUBLIC
MONTGOMERY COUNTY
MARYLAND
MY COMMISSION EXPIRES MARCH 18, 2030

THIS IS TO CERTIFY that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Supreme Court of Maryland.

Attorney, Ali Kalarestaghi

AFTER RECORDING, PLEASE RETURN TO:
Assurance Title LLC
8825 Stanford Blvd, Suite 305
Columbia, MD 21045
File No.: AS-110 573mD

2026

MARYLAND FORM WH-AR

Certification of Exemption from Withholding Upon Disposition of Maryland Real Estate Affidavit of Residence or Principal Residence

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor Gloria Senaida Zuniga Pina

2. Description of Property (Street address. If no address is available, include county, district, subdistrict and lot numbers).
3725 Overview Road, Baltimore, MD 21215

3. Reasons for Exemption

Resident Status

- [X] As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.
- [ ] Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf.

Principal Residence

- [ ] Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation.

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

Witness

Gloria Senaida Zuniga Pina 06-12-26
Name **Date

XGloria Senaida Zuniga Piña
Signature

3b. Entity Transferors

Witness/Attest

Name of Entity

By

Name **Date

Title

** Form must be dated to be valid.

Note: Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

To the Clerk of the Court: Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

12/25

AFFIDAVIT OF GRANTEES AS FIRST-TIME MARYLAND HOME BUYERS

The undersigned each state under oath and penalties of perjury that the following is true to the best of the knowledge, information, and belief of each individual:

1. The undersigned is/are the Grantee(s) of residentially improved real property located at 3725 Overview Road, Baltimore, MD 21215, and being more particularly described as Tax ID Number 15-31-3165-064, Baltimore City , MD.

2. Each of the undersigned is a first-time Maryland home buyer (defined as an individual who has never owned in the state residential real property that has been the individual's principal place of residence) who will occupy the property as Grantee's principal residence.

Tiarra Sade Beason
Tiarra Sade Beason

The undersigned each state under oath and penalties of perjury that the following is true to the best of the knowledge, information, and belief of each individual:

1. Each of the undersigned is a Grantee of residentially improved real property located at 3725 Overview Road, Baltimore, MD 21215, and being more particularly described as Tax ID Number 15-31-3165-064, Baltimore City , MD.

2. Each of the undersigned is a co-maker or guarantor of the purchase money mortgage or purchase money deed of trust as defined in §12-108(i) of the Tax Property Article on the property who will not occupy the property as Grantee's principal residence.

____
Guarantor/co-maker

The above oath or affirmation was given under the penalties of perjury before me, a Notary Public in and for the State of Maryland, County of Howard, this 26 day of June, 2024.

____
Notary Public
My Commission Expires: ______________

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

File No. AS-110572MD

OWNER OCCUPANCY AFFIDAVIT

Tiarra Sade Beason, the Grantee(s) in the within Deed hereby certify under the penalties of perjury, as evidenced by the joinder herein, that the land conveyed in this Deed is residentially improved owner-occupied real property and that the residence will be occupied by me/us.

Tiarra Sade Beason

Tiarra Sade Beason

WITNESS:

_________________________ (SEAL)

As to All

STATE OF MARYLAND, Howard, to wit:

I HEREBY CERTIFY, that on this 26th day of June, 2024, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Tiarra Sade Beason, the parties herein, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged the foregoing to be his/her/their act, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

Notary Public

My Commission Expires: KJ

OWNER OCCUPANCY RESIDENTIAL STATEMENT

CITY OF BALTIMORE

I, Tiarra Sade Beason, do hereby certify and affirm under the penalties of perjury that I have purchased property in the City of Baltimore known as 3725 Overview Road, Baltimore, MD 21215 which I shall occupy as my principal residence for at least 7 of the 12 months immediately following this conveyance.

Tiarra Sade Beason

Tiarra Sade Beason

Sworn to and subscribed before me this 26th day of June, 2026 by Tiarra Sade Beason.

Notary Public

My Commission Expires: NA

Date: 6/26/26

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

When recorded, return to:
Meridian Bank
Attn: Final Document Department
110 West Road
Suite 500
Towson, MD 21204

Escrow No.: AS-110572MD
LOAN #: 6177980

[Space Above This Line For Recording Data]

PURCHASE MONEY DEED OF TRUST

FHA Case No.
244-3727432-703

MIN 1009290-0000471906-4
MERS PHONE #: 1-888-679-6377

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 15, 18, 23, and 24. Certain rules regarding the usage of words used in this document are also provided in Section 16.

Parties

(A) "Borrower" is **TIARRA SADE BEASON, SOLE OWNERSHIP**

currently residing at **2907 Cornwall Road Apartment A1, Dundalk, MD 21222-5364.**

Borrower is the trustor under this Security Instrument.

(B) "Lender" is **Meridian Bank.**

Lender is **a Pennsylvania Chartered Bank,** organized and existing under the laws of **Pennsylvania.** Lender's address is **301 E. Germantown Pike, 2nd Floor, Ste. 201, East Norriton, PA 19401.**
The term "Lender" includes any successors and assigns of Lender.
(C) "Trustee" is **Brian Bogdan & Jeffrey Albaugh.**

Trustee's address is **110 West Road, Suite 500, Towson, MD 21204.**

The term "Trustee" includes any substitute/successor Trustee.
(D) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(E) "Note" means the promissory note dated **June 26, 2026,** and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with E-SIGN. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **ONE HUNDRED FIFTY THOUSAND ONE HUNDRED EIGHTY THREE AND NO/100***Dollars (U.S. **$150,183.00**) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **July 1, 2056.**
(F) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider ☐ Condominium Rider ☐ Planned Unit Development Rider
☐ Other(s) [specify]

(G) "Security Instrument" means this document, which is dated **June 26, 2026,** together with all Riders to this document.

Additional Definitions

(H) "Applicable Law" means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.
(J) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 11(e).
(K) "Electronic Fund Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.
(L) "Electronic Signature" means an "Electronic Signature" as defined in E-SIGN.
(M) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.
(N) "Escrow Items" means: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground

rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums.
(O) "Loan" means the debt obligation evidenced by the Note, plus interest, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(P) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.
(Q) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(R) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.
(S) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.
(T) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.
(U) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."
(V) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.
(W) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(X) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.
(Y) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following property located in the **County** of **Baltimore City:**

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 15-31-3165-064

which currently has the address of **3725 Overview Road, Baltimore** [Street] [City]

Maryland **21215** ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to grant and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Maryland state requirements to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, and Late Charges.** Borrower will pay each Periodic Payment when due. Borrower will also pay any late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Acceptance and Application of Payments or Proceeds.**

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums; Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required; Third, to interest due under the Note; Fourth, to amortization of the principal of the Note; and, Fifth, to late charges due under the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) Voluntary Prepayments. Voluntary prepayments will be applied as described in the Note.

(d) No Change to Payment Schedule. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 15; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless: (1) Lender otherwise agrees in writing, which consent will not be unreasonably withheld; (2) Lender determines that this requirement shall cause undue hardship for the Borrower; or (3) extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

Lender may make reasonable entries upon and inspections of the Property. If Lender has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender will give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

(c) Additional Amounts Secured. Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(d) Leasehold Terms. If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

10. Assignment of Rents.

(a) Assignment of Rents. If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the

Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) Funds Paid by Lender. If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) Limitation on Collection of Rents. Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) No Other Assignment of Rents. Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) Control and Maintenance of the Property. Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) Additional Provisions. Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the

Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

(d) Settlement of Claims. Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "Opposing Party" means the third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

12. Borrower Not Released; Forbearance by Lender Not a Waiver. Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

13. Joint and Several Liability; Signatories; Successors and Assigns Bound. Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

14. Loan Charges.

(a) Tax and Flood Determination Fees. Lender may require Borrower to pay either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) Default Charges. If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. Lender may collect fees and charges authorized by the Secretary. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment. To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 15(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 15(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(e) Borrower's Physical Address. In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

16. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of Maryland. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

17. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 18 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

19. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. This right to reinstate will not apply in the case of acceleration under Section 18.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

20. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

21. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

22. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 15) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 22. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 18 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 22.

23. Hazardous Substances.

(a) Definitions. As used in this Section 23: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

(b) Restrictions on Use of Hazardous Substances. Borrower will not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

24. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

25. Borrower Not Third-Party Beneficiary to Contract of Insurance. Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 18 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and sale.

(b) Acceleration; Power of Sale; Expenses. If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may, in accordance with the requirements set forth under Applicable Law, invoke the power of sale, assent to decree, and/or any other remedies permitted by Applicable Law. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26 as permitted under Applicable Law, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

(c) Notice of Sale; Sale of Property. If Lender invokes the power of sale, Lender will mail or cause Trustee to mail a notice of sale to Borrower and to other required recipients in the manner prescribed by Applicable Law. Trustee will give notice of sale by public advertisement and by such other means as required by Applicable Law. Trustee, without further demand on Borrower, will sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of

any previously scheduled sale and by notice to any other persons as required by Applicable Law. Lender or its designee may purchase the Property at any sale.

(d) Trustee's Deed; Proceeds of Sale. Trustee will deliver to the purchaser a Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to all expenses of the sale, including, but not limited to, Trustee's fees of 0.00 % of the gross sale price and reasonable attorneys' fees and costs; (ii) to all sums secured by this Security Instrument; and (iii) any excess to the person or persons legally entitled to it.

Borrower, in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers, and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers, and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this Section 26 will be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

27. Release. Upon payment of all sums secured by this Security Instrument, Lender or Trustee will release this Security Instrument and mark the Note "paid" and return the Note to Borrower. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument only if the fee is paid to a third party for services rendered and is permitted under Applicable Law.

28. Substitute Trustee. Lender may, from time to time, by itself or through the Loan Servicer, remove Trustee and appoint a successor trustee to any Trustee appointed under this Security Instrument by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee will succeed to all the rights, title, power, and duties conferred upon Trustee in this Security Instrument and by Applicable Law.

29. Possession of the Property. Borrower will have possession of the Property until Lender has given Borrower notice of Default pursuant to Section 26.

30. Assumption upon Decree of Absolute Divorce. The Annotated Code of Maryland - Financial Institutions provides that any existing Borrower on the Loan may purchase the Property interest of another Borrower on the Loan by assuming the selling Borrower's portion of the Loan in connection with the granting of a decree of absolute divorce. The assuming Borrower must qualify for the underlying Loan as determined by the Lender. This Section 30 will apply only if (a) the Loan is not insured or guaranteed by the federal government, (b) the Property is (i) a "dwelling" under Section 11-501 of the Annotated Code of Maryland - Financial Institutions or (ii) residential real estate on which a "dwelling" is constructed or intended to be constructed, (c) the Property (or at least one unit contained therein) is owner-occupied, and (d) the Loan is primarily for personal, family, or household use.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.

Diana Sade Beason 6/26/26 **(Seal)**

HARRA SADE BEASON **DATE**

LOAN #: 6177980

State of Maryland
County of Howard

This record was acknowledged before me on the 26TH day of JUNE, 2026, by TIARRA SADE BEASON.

Stamp

Signature of notarial officer

Notary
Title of office

My commission expires: NV

RPI 211078

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

LOAN #: 6177980

AFFIDAVIT OF CONSIDERATION AND DISBURSEMENT

STATE OF MD Howard **County ss:**
(or City of Baltimore)

I HEREBY CERTIFY that on this 26th day of June 2026 before me, the undersigned, a Notary Public of the Maryland, in and for Howard County personally appeared,

Jeff Grossman

the agent of Lender, known to me or satisfactorily proven, who made oath or affirmation in due form of law that the consideration recited in the Deed of Trust is true and bona fide as set forth therein, that the actual sum of money advanced at the closing transaction by Lender was paid over and disbursed by Lender to either the borrower or the person responsible for disbursement of funds in the closing transaction or to his or her respective agent at a time no later than the execution and delivery of the Deed of Trust by the grantor, that he or she is the agent of Lender, and that he or she is duly authorized to make this affidavit.

WITNESS: my hand and notarial seal.

My Commission Expires: 11-26

Notary Public

Lender: Meridian Bank
NMLS ID: 462854
Loan Originator: Kevin James Swecker
NMLS ID: 1010252

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

LICENSEE INFORMATION OR AFFIDAVIT FILED IN ACCORDANCE WITH REAL PROPERTY ARTICLE, §3-104.1, ANNOTATED CODE OF MARYLAND

Licensee Information

Maryland Mortgage Lender Name: Meridian Bank

Maryland Mortgage Lender License Number: 1937013

Maryland Mortgage Originator Name: ______________________

Maryland Mortgage Originator License Number: ______________________

Affidavit in Lieu of Maryland Mortgage Lender or Maryland Mortgage Originator Licensee Information

Check the box and complete the information for the applicable selection(s) below. As used herein, the term "Loan" means the mortgage loan secured by the security instrument attached hereto.

Affidavit of Individual Mortgage Originator:

☐ I, ______________________ whose address is ______________________ hereby affirm, under the penalties of perjury, that I am the individual who originated the Loan and, in connection therewith, I am exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

Affidavit of Lender:

☐ I, ______________________ hereby affirm, under the penalties of perjury, that I am the ______________________ of ______________________ (the "Lender") that made the Loan. The Lender's address is ______________________ I am duly authorized by the Lender to execute this affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-501 through 11-524, Annotated Code of Maryland.

Affidavit of Lender (on its own behalf and on behalf of its employee who originated the Loan):

☒ I, Brian Bogdan

hereby affirm, under the penalties of perjury, that I am the SVP

of Meridian Bank

(the "Lender") that made the Loan. The Lender's address is 110 West Road, 5th Floor Towson, MD 21204

I am duly authorized by the Lender to execute this affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-501 through 11-524, Annotated Code of Maryland. The employee of the Lender who originated the Loan is exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

Affidavit of Mortgage Broker (on behalf of its employee who originated the mortgage loan):

☐ I, ______________________________

hereby affirm, under the penalties of perjury, that I am the ______________________

of ______________________________

(the "Broker") that brokered the Loan. The Broker's address is ______________________

I am duly authorized by the Broker to execute this affidavit. The employee of the Broker, __________

(the "Employee"), is the individual who originated the Loan. The Employee, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

I SOLEMNLY AFFIRM, under the penalties of perjury and upon personal knowledge, that the contents of the foregoing paper are true.

______________________ Date

______________________ Signature of Affiant (Signing on Behalf of Lender)

Brian Bogdan, SVP Print Name and Title of Affiant

______________________ Date

______________________ Signature of Affiant (Individual Mortgage Originator)

______________________ Print Name of Affiant

______________________ Date

______________________ Signature of Affiant (Signing on Behalf of Mortgage Broker)

______________________ Print Name and Title of Affiant

Exhibit A

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road, and running thence from said place of beginning and binding on the East side of Overview Road, North 24 degrees 40 minutes 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road, North 65 degrees 19 minutes 22 seconds East 144.07 feet (erroneously referred to in prior deed as 14,07 feet) to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees 29 minutes 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning.

SUBJECT TO covenants, easements, and restrictions of record.

For informational purposes only:
The improvements thereon being commonly known as 3725 Overview Road, Baltimore, MD

Tax ID #15-31-3165-064

FEDERAL HOME LOAN BANK OF ATLANTA
Affordable Housing Program – Owner-Occupied

SUBORDINATE DEED OF TRUST

THIS SUBORDINATE DEED OF TRUST for Affordable Housing Program (the "***AHP***") funds is made on **06/26/2026** (the "***Closing Date***") by **TIARRA SADE BEASON, SOLE OWNERSHIP** (the "***Borrower***") as trustor, which subject property is located at **3725 Overview Road, Baltimore, MD 21215** to Matthew Mullen and John Marzullo (the "Trustees") maintaining offices at 655 Crain Highway, S., Glen Burnie, MD 21061 and **Arundel Bank** (the "***Lender***"), maintaining offices at **655 Crain Highway, S., Glen Burnie, MD 21061**, as beneficiary.

WHEREAS, the Federal Home Loan Bank of Atlanta ("***FHLBank Atlanta***") is providing AHP funds to the Borrower through the Lender for costs in connection with the purchase of a home by the Borrower which shall be used as the Borrower's primary residence. This representation shall not be deemed breached solely by the inclusion of a non-occupant co-borrower, provided that the Borrower otherwise complies with the occupancy terms in the AHP Requirements;

WHEREAS, FHLBank Atlanta and the Lender entered into an Agreement for Affordable Housing Program Set-Aside (as amended from time to time, the "***AHP Agreement***") to issue funds to the Borrower through the Lender pursuant to the AHP, as provided in the Affordable Housing Program Implementation Plan (as the same may be modified from time to time, the "***Implementation Plan***"), and AHP policies, procedures, guidelines, and instructions (together with the Implementation Plan, collectively, as the same may be modified from time to time, "***FHLBank Atlanta's AHP Policies and Procedures***"; and together with the Federal Housing Finance Agency's Affordable Housing Program Regulations 12 CFR Part 1291 et seq., as may be amended from time to time, the "***AHP Regulations***," collectively, "***AHP Requirements***");

WHEREAS, the Lender has determined that the Borrower meets the definition of an eligible home buyer as defined by FHLBank Atlanta and as provided by the AHP Requirements; and

WHEREAS, the Borrower is indebted to the Lender in the amount of **Seventeen Thousand Five Hundred Dollars ($17,500.00)**, that financed the purchase of the AHP-Assisted Unit (the "***AHP Subsidy***"), which indebtedness is evidenced by the Borrower's Note of even date herewith (as amended from time to time, the "***Note***").

NOW THEREFORE, TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note and (b) the performance of the covenants and agreements of the Borrower herein contained, the Borrower does hereby grant, convey, and assign to Trustee and Trustee's successors and assigns, in trust, with power of sale, for the benefit of Lender the AHP-Assisted Unit (hereinafter defined) described below.

1. DEED OF TRUST AS SECURITY

A. This Deed of Trust secures to the Lender: (i) the repayment of the AHP Subsidy; and (ii) the performance of the Borrower's covenants and agreements under this

Deed of Trust and the Note. For this purpose, the Borrower does hereby grant and convey to Trustee and Trustee's successors and assigns, in trust, WITH DEED OF TRUST COVENANTS UPON THE STATUTORY CONDITION AND WITH THE STATUTORY POWER OF SALE, for the benefit of Lender, the following described property:

County of **Baltimore City**, and State of **Maryland**, specifically described as follows:

AHP-Assisted Unit Address: **3725 Overview Road, Baltimore, MD 21215**

TO HAVE AND TO HOLD this property unto Trustee and Trustee's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Deed of Trust.

Which is more particularly described in the Legal Description attached hereto as Exhibit A (the "***AHP-Assisted Unit***").

B. This Deed of Trust is subject and subordinate to security instrument(s) recorded against the AHP-Assisted Unit dated as of the Closing Date.

2. REPAYMENT TERMS

This Deed of Trust will expire five years from the date hereof (such five-year period, the "***Retention Period***") and no payments will be due on the AHP Subsidy, except as set forth below in the case of a sale or refinancing during the Retention Period.

3. AHP SUBSIDY

The Borrower hereby acknowledges and agrees that the AHP Subsidy represents a reduction in the Borrower's purchase costs for the acquisition of the AHP-Assisted Unit described in paragraph 1.A above, which is, or will be, used as the Borrower's primary residence.

4. NOTICE OF A SALE, REFINANCING OR TRANSFER

The Borrower hereby agrees that the Lender and FHLBank Atlanta or its designee shall be given thirty (30) days prior written notice of a sale, refinancing, or transfer of the AHP-Assisted Unit during the Retention Period.

Such notice shall be mailed or sent by a nationally recognized overnight carrier, sent by facsimile transmission (with confirmation copy), or served personally at the addresses indicated below, or at such other address as shall be designated by a party by future written notice to the other parties. Notice sent by facsimile transmission shall be effective on the date transmitted; notice sent by personal service shall be effective on the date of delivery; notice sent by U.S. mail shall be effective three (3) business days after such notice is deposited in the mail with first class postage prepaid, addressed as aforesaid; and notice sent by overnight carrier shall be effective the day following delivery to said carrier

Notices to FHLBank Atlanta shall be sent to:

Federal Home Loan Bank of Atlanta
1475 Peachtree Street, NE
Atlanta, Georgia 30309
Attention: Community Investment Services

Notices to Lender shall be sent to:

Arundel Bank
Attn: Tracy McQuoid
655 Crain Highway, S.
Glen Burnie, MD 21061

5. REPAYMENT OBLIGATION

A. In the case of a sale prior to the end of the Retention Period, the Borrower agrees to repay to the Lender an amount equal to a pro rata portion of the AHP Subsidy, reduced for every month the Borrower owned the AHP-Assisted Unit, from any net proceeds realized upon the sale of the AHP-Assisted Unit (the "Repayment Obligation") unless the purchaser is a very low-, low-, or moderate-income household, as defined by the AHP Regulations, or if the calculation of net proceeds is $2,500 or less, as determined by FHLBank Atlanta in its sole discretion.

B. In the event the Borrower refinances prior to the end of the Retention Period, the Borrower must repay an amount equal to a pro rata portion of the AHP Subsidy, reduced for every month that the Borrower owned the AHP-Assisted Unit from any net proceeds realized on the refinancing, unless the AHP-Assisted Unit continues to be subject to a legally enforceable retention agreement, or if the calculation of net proceeds is $2,500 or less, as determined by FHLBank Atlanta in its sole discretion.

C. The Lender shall be entitled to collect the portion of AHP Subsidy owed by the Borrower as determined by this Section 5 by taking the following actions:

(i) The Lender shall give notice to the Borrower following the Borrower's breach of any covenant or agreement in this Deed of Trust, specifying the nature of said breach and the action and time within which to cure such breach.

(ii) If the breach is not cured on or before the date specified in the notice, the Lender at its option and in its sole discretion may require immediate payment of all sums secured by this Deed of Trust and due and payable pursuant to Section 5(A) or (B) without further demand. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided herein including, but not limited to, reasonable attorney's fees and costs of title evidence.

6. THIRD PARTY BENEFICIARY

The Borrower agrees that FHLBank Atlanta is an intended, third party beneficiary of this Deed of Trust and is entitled to rely upon all rights, representations, warranties, and covenants made by Borrower herein to the same extent as if FHLBank Atlanta were the Lender hereunder.

7. RECEIPT OF ADDITIONAL AHP SUBSIDY DURING RETENTION PERIOD

The AHP-Assisted Unit may not receive funds from multiple AHP Competitive or Set-aside product(s) offered by FHLBank Atlanta during the Retention Period.

8. MONITORING

Borrower agrees to comply with all requests by Lender for information or documentation arising from Lender's obligations to obtain information from the Owner under the AHP Requirements.

9. MISCELLANEOUS

A. The Borrower acknowledges and agrees that the AHP Subsidy is subject to the terms and conditions of this Deed of Trust, the Note, and the AHP Requirements, as the same may be amended from time to time.

B. The Borrower agrees to the terms and conditions of this Deed of Trust and certifies that its representations contained in its AHP application and any related certifications are true, complete and accurate.

C. By executing this Deed of Trust in the space indicated below, the Borrower fully understands and agrees to the terms and conditions contained herein. The Borrower acknowledges that he/she must satisfy all terms and conditions contained in this Deed of Trust.

D. The Borrower agrees to be responsible for all tax issues (including, but not limited to, reporting and payment) arising from receipt of the funds secured hereunder.

E. To the extent the Lender and the Borrower have entered into any other agreements pertaining to the AHP-Assisted Unit, the terms of such agreements remain in full force and effect, provided *however*, in the event of any conflict between such agreements and this Deed of Trust, unless otherwise expressly provided in this Deed of Trust, the terms of this Deed of Trust shall prevail.

F. The Borrower acknowledges receipt of a true copy of this Deed of Trust.

G. This Deed of Trust shall be governed by the laws of the United States and, to the extent federal law incorporates or defers to state law, the laws of the State where the property is located (excluding, however, the conflict of laws rules of such State).

H. In the event that any portion of this Deed of Trust conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust that can be given effect without the conflicting provision.

I. The Borrower's obligation to repay the Set-Aside Subsidy shall terminate after any foreclosure, deed in lieu of foreclosure, assignment of a Federal Housing Administration first mortgage to the Department of Housing and Urban Development, or the death of the Borrower.

J. This Deed of Trust shall be binding upon and inure to the benefit of the successors and permitted assigns of the Lender, the Borrower, and FHLBank Atlanta.

K. This Deed of Trust may not be changed orally, but may be changed only by an agreement in writing, signed by the party against whom enforcement of any waiver, change, modification or discharge is sought.

L. If more than one person is the Borrower of the AHP-Assisted Unit, their obligations under this Deed of Trust shall be joint and several, and references in this Deed of Trust to "Borrower" shall be deemed to refer to each of such persons, except to the extent that the Borrower includes a non-occupant co-borrower, provided that the Borrower otherwise complies with the occupancy terms in the AHP Requirements.

M. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Deed of Trust is recorded. Without conveyance of the AHP-Assisted Unit, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

[SIGNATURES ON NEXT PAGE]

IN WITNESS WHEREOF, the undersigned Borrower(s) execute(s) this Deed of Trust under power of seal on the day and year first above written:

WITNESS: ______________________________ _____________________(SEAL)
Borrower – **Tiarra Sade Beason**

______________________________ _____________________(SEAL)
CoBorrower –

STATE OF Howard, COUNTY OF ss.:

On **06/26/2026**, before me, the undersigned, a Notary Public in and for said State, personally appeared **Tiarra Sade Beason ,** , personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name is subscribed to the within instrument and acknowledged to me that _he_ executed the same in her/his/their capacity, and that by her/his/their signature on the instrument, the individual(s) or the person upon behalf of which the individual acted, executed the instrument.

____
Notary Public

My Commission Expires:

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

EXHIBIT A

LEGAL DESCRIPTION

Exhibit A

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road, and running thence from said place of beginning and binding on the East side of Overview Road, North 24 degrees 40 minutes 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road, North 65 degrees 19 minutes 22 seconds East 144.07 feet (erroneously referred to in prior deed as 14,07 feet) to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees 29 minutes 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning.

SUBJECT TO covenants, easements, and restrictions of record.

For informational purposes only:
The improvements thereon being commonly known as 3725 Overview Road, Baltimore, MD

Tax ID #15-31-3165-064

DEED OF TRUST
First-Time Homebuyers Incentive Program

THIS DEED OF TRUST is made this 26 day of June, 2026 (the "Dated Date") among (borrower/s) **Tiarra Sade Beason** ("Borrower/s" collectively, the "Grantor"), in favor of **Tim Keane** ("Trustee"), and the Beneficiary, Mayor and City Council of Baltimore acting by and through the Department of Housing and Community Development, whose address is 417 E. Fayette Street, Baltimore, MD 21202 ("Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee in trust, with power of sale, the following described property located in the City of BALTIMORE State of MARYLAND:

which has the address, **3725 OVERVIEW ROAD, Baltimore, Maryland 21215** ("Property Address"):

TOGETHER with all the improvements now or hereafter erected on the property or properties and all buildings and improvements thereon (collectively, the "Premises") described on Exhibit A, together with (a) the rights, alleys, ways, waters, fixtures, appurtenances, and advantages belonging or in any way pertaining to the Premises, (b) all rents, income, and other benefits from the Premises, and (c) all payments and proceeds of insurance policies and condemnation awards covering or from the Premises, or any part thereof, (d) all of the Grantor's interest in all building materials, machinery, equipment, furniture, fixtures, and tangible personal property of every kind and nature whatsoever (other than consumable goods, inventory, and trade fixtures or other personal property owned by tenants occupying all or any portion of the Premises), now owned or hereafter acquired and now or hereafter located on, contained in or upon, or attached to, or used or usable in connection with, any present or future use or operations of the Premises, or any portion thereof, together with all replacements thereof, substitutions therefore, and additions thereto and all proceeds thereof, (e) any franchise or license agreements and management agreements entered into with respect to the Premises or the business conducted thereon (all such agreements shall be subordinate to this Deed of Trust and Lender shall have no responsibility for the performance of the Grantor's obligations there under), and (f) all plans and specifications, contracts and subcontracts for the construction or repair of the Premises, sewer and water taps, allocations and agreements for utilities, bonds, permits, licenses, guarantees, warranties, causes of action, judgments, claims, security deposits, utility deposits, refunds of fees and deposits paid to any governmental authority, and letters of credit., all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter to as the "Property";

TO SECURE to lender the repayment of the indebtedness evidenced by Borrower's note dated ________________ and extensions and renewals thereof (herein "Note"), in the principal sum of **Four Thousand Seven Hundred and Thirty-One Dollars ($4,731.00)**, with the balance of the Indebtedness, if not sooner paid, due and payable on the date which is five years after the Dated Date in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants the Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

BORROWER AND LENDER COVENANT AND AGREE AS FOLLOWS:

1. PAYMENT. Borrower shall promptly pay when due the principal indebtedness evidenced by the Note and late charges as provided in the Note.

2. PRIOR MORTGAGES AND DEEDS OF TRUST; CHARGES; LIENS. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreements with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any. Borrower shall keep the Premises free from all liens, security interests, and other encumbrances of every kind and nature other than those permitted by the Lender in writing.

3. HAZARD INSURANCE. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included with the term "extended coverage", and such other hazards as Lender may require and, in such amounts, and for such periods as Lender may require.

   The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender: provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

   In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

   If the property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits. Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust. To the extent that the Borrower continues to live in the Property or intends to live in the Property after reconstruction, the insurance proceeds shall be made available to benefit the Property.

4. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Borrower shall keep the property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development. Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

5. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such

appearances, disburse such sums, including reasonable attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower also agrees to take such further action as the Trustee or the Lender may at any time reasonably request for the better assuring and confirming to the Trustees or to Lender the Premises, this Deed of Trust, and/or the conveyance and lien created hereby.

Any amounts disbursed by Lender pursuant to this paragraph, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

6. **INSPECTION.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

7. **CONDEMNATION.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

8. **BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER.** Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability (if the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

9. **SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CO-SIGNERS.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

10. **NOTICE.** Except for any notice required under applicable law to be given in another manner., (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such

notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as lender may designate by notice to Borrower as Provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

11. **GOVERNING LAW; SEVERABILITY.** The state and local laws applicable to this Deed of Trust shall be the laws of Baltimore, Maryland. The foregoing sentence shall not limit the applicability of federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

12. **BORROWER'S COPY.** Borrower shall be furnished a conformed copy of the note and of this Deed of Trust at the time of execution or after recordation hereof.

13. **TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Deed of Trust.

    If lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Deed of Trust. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Deed of Trust without further notice or demand on Borrower.

14. **ACCELERATION; REMEDIES.** Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in the Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 12 hereof specifying; (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date the notice is mailed to Borrower, by result in acceleration of the sums secured by this Deed of Trust and sale of the property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure preceding the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand an may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to reasonable attorneys' fees.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail a written notice of sale to Borrower in the manner prescribed by applicable law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by applicable law. Trustee, without demand on borrower, shall sell the Property at public auction to the highest bidder at the time and place under the terms designed in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender, or Lender's designee, may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all costs and expenses of the sale, including, but not limited to, Trustee's fees of two percent (2%) of the gross sale price, reasonable attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

Borrower, in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this section shall be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

15. **BORROWER'S RIGHT TO REINSTATE.** Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach. Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (I) the fifth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

16. **RELEASE.** Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall release this Deed of Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

17. **SUBSTITUTE TRUSTEE.** Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee

shall succeed to all the title, power and duties conferred upon the Trustee herein AND by applicable law.

18. **SUBORDINATION.** Borrower and Lender acknowledge and agree that this Security Instrument is subject and subordinate in all respects to the lien terms, covenants and conditions of any senior mortgage. The terms and provisions of any prior mortgage are paramount and controlling, and they supersede any other terms and provisions hereof in conflict therewith.

19. **BORROWER TO PAY ALL COSTS.** Borrower shall pay as and when due and payable all costs, expenses, recordation taxes, transfer taxes, and other taxes for which the Premises, the Trustee, the Lender, or the Grantor may at any time be liable in connection with or as a result of the maturity, collection, enforcement, recording, or foreclosure of this Deed of Trust.

20. **TERMINATION OF CERTAIN COVENANTS.** Any and all restrictions on transferability, such as occupancy requirements or resale restrictions, contained in this Deed of Trust or the Note shall automatically and permanently terminate and be of no further legal operation and effect upon any foreclosure, deed-in-lieu of foreclosure, or assignment of the insured mortgage to the United States Department of Housing and Urban Development ("HUD").

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Diana Sade Beason (SEAL)

_______________________________(SEAL)

STATE MARYLAND (County: Howard,)

I Hereby Certify, that on this 26 day of June, 2026. Notary Public of the State of Maryland and for the Howard County personally appeared, Diana Sade Beason, known to me or satisfactorily proven to be the person(s) whose name(s) is subscribed to within the instrument and acknowledged that he executed the same for the purposes therein contained. The agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust is true and bona fide as therein set forth and that the amount of the loan secured by the foregoing Deed of Trust was disbursed by the party or parties secured to the Borrower or to the person responsible for disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery by the Borrower of this Deed of Trust; and made oath that he is the agent of the party or parties secured and duly authorized to make this affidavit.

As WITNESS my hand and notarial seal.

My Commission Expires: 11/26

Notary Public

RPT 3110784

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

This is to certify that this Deed of Trust was prepared by Tim Keane, Acting Housing Commissioner, of the Lender.

Jim

Acting Housing Commissioner, Department of Housing and Community Development
Mayor and City Council of Baltimore

Exhibit A

Property Description

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road and running thence from said place of beginning and binding on the East side of Overview Road North 24 degrees, 40 minutes, 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road North 65 degrees, 19 minutes, 22 seconds East 14.07 feet to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees, 29 minutes, 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning; the improvements thereon being known as No. 3725 Overview Road.

Exhibit A

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road, and running thence from said place of beginning and binding on the East side of Overview Road, North 24 degrees 40 minutes 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road, North 65 degrees 19 minutes 22 seconds East 144.07 feet (erroneously referred to in prior deed as 14,07 feet) to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees 29 minutes 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning.

SUBJECT TO covenants, easements, and restrictions of record.

For informational purposes only:
The improvements thereon being commonly known as 3725 Overview Road, Baltimore, MD

Tax ID #15-31-3165-064

PROMISSORY NOTE
First-Time Homebuyers Incentive Program

FOR VALUE RECEIVED, **Tiarra Sade Beason** ("Maker(s)") individually or jointly and severally promise(s) to pay to the order of Mayor and City Council of Baltimore, a municipal corporation of the State of Maryland, acting by and through the Department of Housing and Community Development, 417 East Fayette Street, Baltimore, Maryland 21202 ("DHCD") (DHCD and any subsequent holder of this Note are collectively the "Holder"), or at such other place as the Holder may from time to time designate, the principal sum as set forth above together with interest as hereinafter set forth or a sum to be calculated in accordance with the formula set forth in Paragraph 3 below, in lawful money of the United States, and which shall be legal in payment of all debts and dues, public and private, at the time of payment.

1) **THE LOAN**. Maker hereby acknowledges receipt of the proceeds of a loan (the "Loan") of **Four Thousand Seven Hundred and Thirty-One Dollars ($4,731.00)** from DHCD, the proceeds of which shall be applied in their entirety to the down payment and settlement costs of **3725 OVERVIEW ROAD, Baltimore, Maryland 21215** (the "Property"). The Loan is made by DHCD under the First-Time Homebuyers Incentive Program.

2) **INTEREST**. Interest shall not be charged on the outstanding principal balance of the Loan during the term of this Note; provided, that if the Maker shall default, then interest shall accrue at the rate which equals the prime rate of interest from time to time declared by *The Wall Street Journal* plus four percentage points (P + 4) from the Date of Default (defined as the date on which the Holder notifies the Maker of the event of default) until the date of payment, inclusive.

3) **REPAYMENT**. Repayment of the Loan shall be forgiven if Maker owns and occupies the Property as its principal residence for a period of not less than five (5) years from the date hereof (the "Period of Forgiveness").

   If the Maker sells or refinances the Unit during the Period of Forgiveness, the Maker agrees to repay the Holder. Should Maker fail to pay when demand is made, due to default, then upon resale the balance of principal which has not been forgiven.

   3.1) If sold or refinanced or discontinued occupancy by Maker within one year of the date of this Note, to repay the Lender 100% of the Loan.

   3.2) If sold or refinanced or discontinued occupancy by Maker during the second year after the date of this note, to repay the Lender 80% of the Loan.

   3.3) If sold or refinanced or discontinued occupancy by Maker during the third year after the date of this Note, to repay the Lender 60% of the Loan.

   3.4) If sold or refinanced or discontinued occupancy by Maker during the fourth year after the date of this Note, to repay the Lender 40% of the Loan.

   3.5) If sold or refinanced or discontinued occupancy by Maker during the fifth year after the date of this Note, to repay the Lender 20% of the Loan.

3.6) If sold or refinanced or discontinued occupancy by Maker during the sixth year after the date of this Note, to repay the Lender 0% of the Loan.

If the Maker refinances the first mortgage on the Unit and a refinancing is unrelated to a sale, equity withdrawal, or transfer of its interest in the Property, the Maker will not be required to repay the Loan to DHCD. If the refinancing of the first mortgage on the Property involves an equity withdrawal, Maker will be required to repay the loan to the extent of the equity withdrawn. Maker may request the Department approve the equity withdrawal without full repayment. Such approval may be granted if DHCD determines undue hardship would result.

1) It is expressly agreed that if default be made in the performance of any condition of this Note, including without limitation the requirement that the Maker repay all or a portion of the loan, or in any covenant or condition of any senior loan then the unpaid balance of the Loan, together with any accrued interest as determined above, shall at the option of the Holder become due and be payable, anything hereinafter contained to the contrary notwithstanding. At the Holder's option, an event of default under any lien affecting the Property shall constitute an event of default hereunder.

2) The Loan may be prepaid in whole or in part at any time during the term of this Note in accordance with the aforesaid formula for repayment.

3) The Maker for itself, its heirs, successors and assigns, in the event of default hereunder, hereby waives all exemption laws of the State of Maryland or any other state or territory of the United States insofar as the laws may permit.

4) The Maker hereof (jointly and severally, if applicable) waives presentment, protest and demand, notice of protest, notice of demand and of dishonor and non-payment of this Note, and expressly agree that the note or any payment there under may be extended from time to time without in any way affecting the liability of the Maker and any guarantor(s) or endorser(s).

5) This Note is secured by the Mortgage covering real estate located in Baltimore City, Maryland, to which Mortgage reference is made for a description of the Property, definition of terms, and the nature and extent of the security.

6) This Deed shall be given effect and construed by application of the laws of the State of Maryland without reference to principles of conflicts of laws. Any action or proceeding arising hereunder shall be brought in the courts of Maryland.

IN WITNESS WHEREOF, this Note has been duly executed by the undersigned on the date and year above written.

WITNESS/ATTEST:	MAKER(S)
______________________	______________________ (SEAL)
______________________	______________________ (SEAL)

goosehead® INSURANCE

PROPERTY INSURANCE BINDER
5/26/2026

Prepared for:
Tiarra Beason

Policy Number:
3201-2600-3061

Agent:
Nick Schanne
Goosehead Insurance
Phone: (800) 474-1377
Fax: (866)-877-6250
Email: nick.schanne@goosehead.com

Policy Term:
6/15/2026-6/15/2027

Carrier:
Universal Property & Casualty

Line of Business:
Home

Property Address:
3725 Overview Rd
Baltimore, MD 21215

Dwelling Coverages:	**Limits:**
Policy Form:	HO3
Coverage A - Dwelling	$240,391
Coverage B - Other Structures	$24,040
All Peril Deductible	1000
Wind/Hail Deductible	1000

This policy provides replacement cost coverage of the insured property subject to policy limits, endorsements, and underwriting.

1st Mortgagee:

Meridian Bank ISAOA/ATIMA
301 E. Germantown Pike, 2nd Floor, Suite 201
East Norriton PA 19401
Loan Number: 6177980

2nd Mortgagee:

Loan Number:

This binder serves as an invoice for $ **1,390.11**. Please remit payment and make checks payable to:

Regular Mail:
Universal Property & Casualty
P.O. Box 88763
Chicago, IL 60680-1763

Overnight Package:
Universal Property & Casualty
1110 W. Commercial Blvd., Suite 300
Fort Lauderdale, FL 33309

Agent Signature: Nick Schanne

For updates, please email binder@goosehead.com

Replacement Cost Estimate

Prepared by: Agency 9j48 (9j48@universalproperty)
Valuation ID: BD3Q-K9GK.3

Owner Information

Name: **UDIRECT QUOTE ID: 27421416**
Street: **3725 OVERVIEW RD**
City, State ZIP: **BALTIMORE, MD 21215**
Country: USA

Date Entered: 05/20/2026
Date Calculated: 05/20/2026
Created By: Agency 9j48 (9j48@universalproperty)
User: Agency MD38437 (md38437@universalproperty)

General Information

Most Prevalent Number of Stories: **1 Story**
Use: **Single Family Detached**
Home Quality Grade: **Standard**
Site Access: Average - No Unusual Constraints

Sq. Feet: **840**
Year Built: **1956**
Cost per Finished Sq. Ft.: $286.18

Foundation

Foundation Shape: 4-5 Corners - Square/Rectangle
Percent of lowest level that is finished: **0%**
Property Slope: None (0 - 15 degrees)

Foundation Type: **100% Basement**
Foundation Material: 100% Concrete
Walk-out Basement: **No**

Exterior

Roof Shape: Gable
Roof Construction: 100% Wood Framed
Exterior Wall Construction: **100% Wood Framing**

Number of Dormers: 0
Roof Cover: **100% Composition - Architectural Shingle**
Exterior Wall Finish: **100% Brick Veneer**

Interior

Average Wall Height: 8
Floor Coverings: **50% Carpet, 30% Hardwood - Plank, 20% Tile - Ceramic**
Ceiling Finish: 100% Paint

Interior Wall Material: 100% Drywall
Interior Wall Finish: 100% Paint

Key Rooms

Kitchens: **1 Medium - (11'x10')**
Bathrooms: **2 Full Bath**
Bedrooms: **2 Medium - (10'x10')**

Attached Structures

Patio(s) / Porch(es): 32 sq. ft. Concrete Porch

Systems

Heating: **1 Electric Baseboard/Wall Heaters**
Fireplace(s): **1 Zero Clearance Fireplace**

Air Conditioning: **1 Central Air Conditioning**

Estimated Replacement Cost

Calculated Value: **$240,390.70**

The estimated replacement costs and other data reflected herein in this "Report" represent approximated costs to rebuild a structure similar to the structure described herein. The estimate is (i) intended to reflect pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit and (ii) not intended to reflect costs for major excavation or land value.

ACORD®

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 5/26/2026

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY — Phone (A/C, No, Ext): 800-474-1377

Goosehead Insurance
1500 Solana Blvd
Building 4, Suite 4500
Westlake, Texas 76262

FAX (A/C, No): 866-877-6250 — **E-MAIL:** nick.schanne@goosehead.com

CODE: **SUB CODE:**

AGENCY CUSTOMER ID #:

COMPANY

Universal Property & Casualty
P.O. Box 88763
Chicago, IL 60680-1763

INSURED

Tiarra Beason
3725 Overview Rd
Baltimore, MD 21215

LOAN NUMBER	POLICY NUMBER
6177980	3201-2600-3061

EFFECTIVE DATE	EXPIRATION DATE	CONTINUED UNTIL TERMINATED IF CHECKED
6/15/2026	6/15/2027	☐

THIS REPLACES PRIOR EVIDENCE DATED:

PROPERTY INFORMATION

LOCATION/DESCRIPTION

3725 Overview Rd
Baltimore, MD 21215

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Dwelling - Coverage A	$240,391	1000 AOP 1000 Wind/Hail
Other Structures - Coverage B	$24,040	
Personal Property – Coverage C	$120,196	
Loss of Use – Coverage D	48079	
Personal Liability – Coverage E	$500,000	

REMARKS (Including Special Conditions)

This policy provides replacement cost coverage of the insured property subject to policy limits, endorsements, and underwriting.
Premium: $1,390.11

Loan Number:

2nd Mortgage (if applicable):

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS

Meridian Bank ISAOA/ATIMA
301 E. Germantown Pike, 2nd Floor, Suite 201
East Norriton PA 19401

X MORTGAGEE ☐ ADDITIONAL INSURED
☐ LOSS PAYEE

LOAN # 6177980

AUTHORIZED REPRESENTATIVE

Nick Schanne

goosehead®
INSURANCE

INVOICE
5/26/2026

Policy Number: 3201-2600-3061

First Named Insured: Tiarra Beason

Insured Location:

3725 Overview Rd
Baltimore, MD 21215

Remit Payment and Make Checks Payable to:

Universal Property & Casualty
P.O. Box 88763
Chicago, IL 60680-1763

Overnight Address:

Universal Property & Casualty
1110 W. Commercial Blvd., Suite 300
Fort Lauderdale, FL 33309

Bill To:

Meridian Bank ISAOA/ATIMA
301 E. Germantown Pike, 2nd Floor, Suite 201
East Norriton PA 19401

Please include the policy number on check for accurate processing.

DESCRIPTION	DUE DATE	TRANSACTION	AMOUNT
PREMIUM DOWN PAYMENT	DUE UPON RECEIPT	NEW BUSINESS	$1,390.11
AMOUNT PAID TO CARRIER		PAYMENT	($0.00)
		TOTAL DUE	**$1,390.11**

Thank you for your business.

For updates, please email binder@goosehead.com

LOAN #: 6177980

USA PATRIOT ACT INFORMATION FORM

Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: **Tiarra Sade Beason**

Date of Birth: **November 17, 1987**

Residential Address: **2907 Cornwall Road Apartment A1 Dundalk, MD 21222-5364**

Tax Identification Number (SSN): **218-17-7491**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

First Document List –	**Country/State of Origin**	**ID Number**	**Issuance Date**	**Expiration Date**
☐ State Issued Driver License				
☒ State Issued ID Card	MD	1027499984	3/8/24	3/8/32
☐ Military ID Card				
☐ Passport				
☐ U.S. Alien Registration Card				
☐ Canadian Driver License				

Second Document List –	**Name of Issuer on Form**	**ID Number**	**Issuance Date**	**Expiration Date**
☐ Social Security Card	U.S. Govt			
☐ Government Issued Visa				
☐ Non-U.S./Canadian Driver License				
☐ Most Recent Signed Tax Returns[1]	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements[1]				
☐ Paycheck stub with name[1]				
☐ Most Recent W-2[1]				
☐ Home/car/renter insurance papers				
☐ Recent utility bill				

[1] Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: ____________________

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Borrower.

Signature: [signature]

Date: 6/26/26

Printed Name: Karelee Johnson

Printed Title: Notary

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated **April 26, 2026** (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Signed by:
Gloria Senaida Zuniga Pina
4A528E86ED8D48D

6/26/26

GLORIA SENAIDA ZUNIGA PINA **DATE**

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the Closing Disclosure is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

6/26/26

Settlement Agent Date

The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.

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 Sections 1001 and 1010.

Privacy Act Notice

Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises (GSEs), lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice (SORN) for this collection is the Computerized Homes Underwriting Management System (CHUMS), and is publicly available at: https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing.

To be completed by the **Lender:**
Lender Loan No./Universal Loan Identifier 6177980/635400IW1QMK3FNFF894617798011 Agency Case No. 244-3727432-703

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name *(First, Middle, Last, Suffix)* Tiarra Sade Beason

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number 218-17-7491
(or Individual Taxpayer Identification Number)

Date of Birth *(mm/dd/yyyy)* 11/17/1987

Citizenship
◉ U.S. Citizen
○ Permanent Resident Alien
○ Non-Permanent Resident Alien

Type of Credit
◉ I am applying for **individual credit.**
○ I am applying for **joint credit.** Total Number of Borrowers:
Each Borrower intends to apply for joint credit. *Your initials:*

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) - Use a separator between names

Marital Status
○ Married
○ Separated
◉ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents *(not listed by another Borrower)*
Number 1
Ages 10

Contact Information
Home Phone 443-248-8526
Cell Phone 443-248-8526
Work Phone Ext.
Email Tiarrasb@gmail.com

Current Address
Street 2907 Cornwall Road Apartment A1
City Dundalk State MD ZIP 21222-5364 Country US
How Long at Current Address? 2 Years 0 Months **Housing** ○ No primary housing expense ○ Own ◉ Rent ($ 1,150 /month)

If at Current Address for LESS than 2 years, list Former Address ☐ *Does not apply*
Street Unit #
City State ZIP Country
How Long at Former Address? Years Months **Housing** ○ No primary housing expense ○ Own ○ Rent ($ /month)

Mailing Address – *if different from Current Address* ☒ *Does not apply*
Street Unit #
City State ZIP Country

1b. Current Employment/Self Employment and Income ☐ *Does not apply*

Employer or Business Name Harris Teeter Phone 410-522-0270
Street 3779 Boston St Unit #
City Baltimore State MD ZIP 21224 Country US

Position or Title Stocker
Start Date 11 / 21 / 2017 *(mm/dd/yyyy)*
How long in this line of work? 8 Years 4 Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**
○ I have an ownership share of less than 25%.
○ I have an ownership share of 25% or more.
Monthly Income (or Loss)

Gross Monthly Income

Base	$3,023.88	/month
Overtime		/month
Bonus	$70.38	/month
Commission		/month
Military Entitlements		/month
Other		/month
TOTAL	$3,094.26	**/month**

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income ☒ *Does not apply*

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income ☒ *Does not apply*

1e. Income from Other Sources ☒ *Does not apply*

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement *(e.g., 401k, IRA)*
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance *(used for the transaction)*

Account Type – *use list above*	Financial Institution	Account Number	Cash or Market Value
Savings Account	MECU	6123492242	$5,689.52
Checking Account	MECU	2119107674	$345.64
		Provide TOTAL Amount Here	**$6,035.16**

2b. Other Assets and Credits You Have ☒ *Does not apply*

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe ☐ *Does not apply*

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving *(e.g., credit cards)* • Installment *(e.g., car, student, personal loans)* • Open 30-Day *(balance paid monthly)* • Lease *(not real estate)* • Other

Account Type – *use list above*	Company Name	Account Number	Unpaid Balance	*To be paid off at or before closing*	Monthly Payment
Installment	ONEMAIN	11244423010284539	$2,242.00	☐	$108.00
Revolving	CREDITONEBNK	470793053719	$40.00	☐	$30.00
Revolving	KIKOFF	CLNYJS	$10.00	☐	$5.00
Installment	KLARNA - TikTok Shop		$205.88	☐	$51.47
Installment	KLARNA - TikTok Shop		$35.64	☐	$17.82
Installment	KLARNA - Temu		$33.26	☐	$16.63

2d. Other Liabilities and Expenses ☒ *Does not apply*

Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☒ *I do not own any real estate*

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount $ 150,183.00 **Loan Purpose** ⦿Purchase ○Refinance ○Other *(specify)*

Property Address Street 3725 Overview Road Unit #

City Baltimore State MD ZIP 21215 County Baltimore City

Number of Units 1 **Property Value** $ 160,000.00

Occupancy ⦿Primary Residence ○Second Home ○Investment Property **FHA Secondary Residence** ☐

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? *(e.g., daycare facility, medical office, beauty/barber shop)* ⦿NO ○YES
2. **Manufactured Home.** Is the property a manufactured home? *(e.g., a factory built dwelling built on a permanent chassis)* ⦿NO ○YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ *Does not apply*

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit *(if applicable)*
FHLB	○ First Lien	⦿ Subordinate Lien	$0.00	$17,500.00	$
First Time Homebuyers Incentive	○ First Lien	⦿ Subordinate Lien	$0.00	$4,731.00	$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☒ *Does not apply*

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☒ *Does not apply*

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Employer
- Federal Agency
- Local Agency
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Lender
- Other

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? ○NO ⦿YES

If YES, have you had an ownership interest in another property in the last three years? ⦿NO ○YES

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? ______

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? ______

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? ⦿NO ○YES

C. Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? ○NO ⦿YES

If YES, what is the amount of this money? $ 22231.00

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? ⦿NO ○YES

2. Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application? ⦿NO ○YES

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*? ⦿NO ○YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	⦿ NO ○ YES
G. Are there any outstanding judgments against you?	⦿ NO ○ YES
H. Are you currently delinquent or in default on a Federal debt?	⦿ NO ○ YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	⦿ NO ○ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	⦿ NO ○ YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	⦿ NO ○ YES
L. Have you had property foreclosed upon in the last 7 years?	⦿ NO ○ YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	⦿ NO ○ YES

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ◉ **NO** ○ **YES**

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/________ *(mm/dd/yyyy)*
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – *Print origin:*
____
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
☐ Not Hispanic or Latino
☒ I do not wish to provide this information

Sex
☒ Female
☐ Male
☐ I do not wish to provide this information

Race: *Check one or more*

☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* ________________
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Print race:* ________________
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
☒ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Print race:*
____
For example: Fijian, Tongan, and so on.
☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution *(for application taken in person)*:

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ○ NO ○ YES

The Demographic Information was provided through:

○ Face-to-Face Interview *(includes Electronic Media w/ Video Component)* ○ Telephone Interview ○ Fax or Mail ◉ Email or Internet

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name Meridian Bank

Address 8894 Stanford Boulevard, Unit 203, Columbia, MD 21045

Loan Originator Organization NMLSR ID# 462854 State License ID# 462854

Loan Originator Name Kevin James Swecker

Loan Originator NMLSR ID# 1010252 State License ID# ____________

Email kswecker@meridianbanker.com Phone 443-782-7141

Signature ______________________ Date *(mm/dd/yyyy)* ____________

*To be completed by the **Lender:***
Lender Loan No./Universal Loan Identifier 6177980/635400IW1QMK3FNFF894617798011 Agency Case No. 244-3727432-703

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum
The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ⦿ NO ○ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

○ Civil Union ○ Domestic Partnership ○ Registered Reciprocal Beneficiary Relationship ○ Other *(explain)* ______

State ______

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State
☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail
☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent
○ Single-Closing ○ Two-Closing
Construction/Improvement Costs $ ______
Lot Acquired Date ___ / ___ / ______ *(mm/dd/yyyy)*
Original Cost of Lot $ ______

Refinance Type
○ No Cash Out
○ Limited Cash Out
○ Cash Out

Refinance Program
○ Full Documentation
○ Interest Rate Reduction
○ Streamlined without Appraisal
○ Other ______

Energy Improvement
☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes *(e.g., the Property Assessed Clean Energy program).*

Project Type ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

L2. Title Information

Title to the Property **Will** be Held in What Name(s):
Tiarra Sade Beason

For Refinance: Title to the Property is **Currently** Held in What Name(s):
______

Estate Will be Held in
◉ Fee Simple
○ Leasehold Expiration Date ___ / ___ / ______ *(mm/dd/yyyy)*

Manner in Which Title Will be Held
◉ Sole Ownership ○ Joint Tenancy with Right of Survivorship
○ Life Estate ○ Tenancy by the Entirety
○ Tenancy in Common ○ Other

Trust Information
○ Title Will be Held by an *Inter Vivos (Living)* Trust
○ Title Will be Held by a Land Trust

Indian Country Land Tenure
○ Fee Simple On a Reservation
○ Individual Trust Land *(Allotted/Restricted)*
○ Tribal Trust Land On a Reservation
○ Tribal Trust Land Off Reservation
○ Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For
○ Conventional ○ USDA-RD
◉ FHA ○ VA ○ Other: ______

Terms of Loan
Note Rate 5.750 %
Loan Term 360 *(months)*

Mortgage Lien Type
◉ First Lien
○ Subordinate Lien

Amortization Type
◉ Fixed Rate ○ Other *(explain)*: ______
○ Adjustable Rate
If Adjustable Rate:
Initial Period Prior to First Adjustment ______ *(months)*
Subsequent Adjustment Period ______ *(months)*

Loan Features
☐ Balloon / Balloon Term ______ *(months)*
☐ Interest Only / Interest Only Term ______ *(months)*
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term ______ *(months)*
☐ Temporary Interest Rate Buydown / Initial Buydown Rate ______ %
☐ Other *(explain)*: ______

Proposed Monthly Payment for Property

First Mortgage *(P & I)*	$ 876.43
Subordinate Lien(s) *(P & I)*	$
Homeowner's Insurance	$ 115.84
Supplemental Property Insurance	$
Property Taxes	$ 283.33
Mortgage Insurance	$ 61.14
Association/Project Dues *(Condo, Co-Op, PUD)*	$
Other	$
Total	**$ 1,336.74**

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	$ 159,999.00
B. Improvements, Renovations, and Repairs	$
C. Land *(if acquired separately)*	$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction *(See Table 3a. Property You Own)*	$
E. Credit Cards and Other Debts Paid Off *(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)*	$
F. Borrower Closing Costs *(including Prepaid and Initial Escrow Payments)*	$ 16,113.32
G. Discount Points	$ 2,372.56
H. TOTAL DUE FROM BORROWER(s) ***(Total of A thru G)***	**$ 178,484.88**
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* $ 147,600.00 Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* Amount $ 2,583.00	$ 150,183.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing *(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)*	$ 22,231.00
K. TOTAL MORTGAGE LOANS ***(Total of I and J)***	**$ 172,414.00**
TOTAL CREDITS	
L. Seller Credits *(Enter the amount of Borrower(s) costs paid by the property seller)*	$ 2,102.56
M. Other Credits *(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)*	$ 3,436.19
N. TOTAL CREDITS ***(Total of L and M)***	**$ 5,538.75**
CALCULATION	
TOTAL DUE FROM BORROWER(s) *(Line H)*	**$ 178,484.88**
LESS TOTAL MORTGAGE LOANS *(Line K)* AND TOTAL CREDITS *(Line N)*	**- $ 177,952.75**
Cash From/To the Borrower ***(Line H minus Line K and Line N)*** **NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.**	**$ 532.13**

Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  (a) electronic signature; or
  (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

(a) process and underwrite my loan;
(b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
(c) inform credit and investment decisions by the Lender and Other Loan Participants;
(d) perform audit, quality control, and legal compliance analysis and reviews;
(e) perform analysis and modeling for risk assessments;
(f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
(g) other actions permissible under applicable law.

Borrower Signature Tiarra Sade Beason — Date *(mm/dd/yyyy)* 06/24/2026
Tiarra Sade Beason

APPRAISAL/VALUATION ACKNOWLEDGEMENT

Loan #:6177980

Date: 06/26/2026

Lender: Meridian Bank

Borrower(s): Tiarra Beason

Property Address:3725 Overview Road, Baltimore,MD 21215

You are entitled to receive a copy of any appraisal report or valuation ("Valuation Report") developed in connection with your application for credit at least three (3) business days prior to your closing date. A copy of each Valuation Report developed in connection with your credit application should have been delivered to you at least three (3) or more business days prior to the closing date.

If you wish to proceed with your closing, your signature will acknowledge either:

(1) Your receipt of each Valuation Report three (3) or more business days prior to your loan closing or alternatively,

(2) That you previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application three (3) or more business days prior to the Closing date.

Tiarra Sade Beason 6/26/26

Tiarra Beason

Date

Date

AFFIDAVIT OF OCCUPANCY

STATE OF }
COUNTY OF } SS.
3725 Overview Road
Baltimore, MD 21215

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **Tiarra Sade Beason**

("Affiants") who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:

[x] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.

[ ] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.

[ ] 1.3 **Investment Property**: Not owner occupied. Purchased as an investment to be held or rented.

[ ] 1.4 **REFINANCES ONLY**
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause:
Meridian Bank

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:
Meridian Bank

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

3. Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than $1,000,000 or imprisoned not more than 30 years or both."

4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

Tiarra Sade Beason 6/26/26
TIARRA SADE BEASON DATE

State of MD
County of Howard

Signed and sworn to (or affirmed) before me on the 26TH day of JUNE, 2026 by TIARRA SADE BEASON.

Stamp

Signature of notarial officer

Notary
Title of office

My commission expires: 11/26

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	08/01/2026	$937.57	$156.80	$719.63	$150,026.20	$61.14	93.767%
2	09/01/2026	$937.57	$157.55	$718.88	$149,868.65	$61.14	93.668%
3	10/01/2026	$937.57	$158.31	$718.12	$149,710.34	$61.14	93.570%
4	11/01/2026	$937.57	$159.07	$717.36	$149,551.27	$61.14	93.470%
5	12/01/2026	$937.57	$159.83	$716.60	$149,391.44	$61.14	93.370%
6	01/01/2027	$937.57	$160.60	$715.83	$149,230.84	$61.14	93.270%
7	02/01/2027	$937.57	$161.37	$715.06	$149,069.47	$61.14	93.169%
8	03/01/2027	$937.57	$162.14	$714.29	$148,907.33	$61.14	93.068%
9	04/01/2027	$937.57	$162.92	$713.51	$148,744.41	$61.14	92.966%
10	05/01/2027	$937.57	$163.70	$712.73	$148,580.71	$61.14	92.864%
11	06/01/2027	$937.57	$164.48	$711.95	$148,416.23	$61.14	92.761%
12	07/01/2027	$937.57	$165.27	$711.16	$148,250.96	$61.14	92.657%
13	08/01/2027	$936.76	$166.06	$710.37	$148,084.90	$60.33	92.554%
14	09/01/2027	$936.76	$166.86	$709.57	$147,918.04	$60.33	92.449%
15	10/01/2027	$936.76	$167.66	$708.77	$147,750.38	$60.33	92.345%
16	11/01/2027	$936.76	$168.46	$707.97	$147,581.92	$60.33	92.239%
17	12/01/2027	$936.76	$169.27	$707.16	$147,412.65	$60.33	92.133%
18	01/01/2028	$936.76	$170.08	$706.35	$147,242.57	$60.33	92.027%
19	02/01/2028	$936.76	$170.89	$705.54	$147,071.68	$60.33	91.920%
20	03/01/2028	$936.76	$171.71	$704.72	$146,899.97	$60.33	91.813%
21	04/01/2028	$936.76	$172.53	$703.90	$146,727.44	$60.33	91.705%
22	05/01/2028	$936.76	$173.36	$703.07	$146,554.08	$60.33	91.597%
23	06/01/2028	$936.76	$174.19	$702.24	$146,379.89	$60.33	91.488%
24	07/01/2028	$936.76	$175.03	$701.40	$146,204.86	$60.33	91.379%
25	08/01/2028	$935.90	$175.87	$700.56	$146,028.99	$59.47	91.269%
26	09/01/2028	$935.90	$176.71	$699.72	$145,852.28	$59.47	91.158%
27	10/01/2028	$935.90	$177.55	$698.88	$145,674.73	$59.47	91.047%
28	11/01/2028	$935.90	$178.41	$698.02	$145,496.32	$59.47	90.936%
29	12/01/2028	$935.90	$179.26	$697.17	$145,317.06	$59.47	90.824%
30	01/01/2029	$935.90	$180.12	$696.31	$145,136.94	$59.47	90.711%
31	02/01/2029	$935.90	$180.98	$695.45	$144,955.96	$59.47	90.598%
32	03/01/2029	$935.90	$181.85	$694.58	$144,774.11	$59.47	90.484%
33	04/01/2029	$935.90	$182.72	$693.71	$144,591.39	$59.47	90.370%
34	05/01/2029	$935.90	$183.60	$692.83	$144,407.79	$59.47	90.255%
35	06/01/2029	$935.90	$184.48	$691.95	$144,223.31	$59.47	90.140%
36	07/01/2029	$935.90	$185.36	$691.07	$144,037.95	$59.47	90.024%
37	08/01/2029	$934.99	$186.25	$690.18	$143,851.70	$58.56	89.908%
38	09/01/2029	$934.99	$187.14	$689.29	$143,664.56	$58.56	89.791%
39	10/01/2029	$934.99	$188.04	$688.39	$143,476.52	$58.56	89.673%
40	11/01/2029	$934.99	$188.94	$687.49	$143,287.58	$58.56	89.555%
41	12/01/2029	$934.99	$189.84	$686.59	$143,097.74	$58.56	89.437%
42	01/01/2030	$934.99	$190.75	$685.68	$142,906.99	$58.56	89.317%
43	02/01/2030	$934.99	$191.67	$684.76	$142,715.32	$58.56	89.198%
44	03/01/2030	$934.99	$192.59	$683.84	$142,522.73	$58.56	89.077%
45	04/01/2030	$934.99	$193.51	$682.92	$142,329.22	$58.56	88.956%
46	05/01/2030	$934.99	$194.44	$681.99	$142,134.78	$58.56	88.835%
47	06/01/2030	$934.99	$195.37	$681.06	$141,939.41	$58.56	88.713%
48	07/01/2030	$934.99	$196.30	$680.13	$141,743.11	$58.56	88.590%
49	08/01/2030	$934.02	$197.24	$679.19	$141,545.87	$57.59	88.467%
50	09/01/2030	$934.02	$198.19	$678.24	$141,347.68	$57.59	88.343%
51	10/01/2030	$934.02	$199.14	$677.29	$141,148.54	$57.59	88.218%
52	11/01/2030	$934.02	$200.09	$676.34	$140,948.45	$57.59	88.093%
53	12/01/2030	$934.02	$201.05	$675.38	$140,747.40	$57.59	87.968%
54	01/01/2031	$934.02	$202.02	$674.41	$140,545.38	$57.59	87.841%
55	02/01/2031	$934.02	$202.98	$673.45	$140,342.40	$57.59	87.715%
56	03/01/2031	$934.02	$203.96	$672.47	$140,138.44	$57.59	87.587%
57	04/01/2031	$934.02	$204.93	$671.50	$139,933.51	$57.59	87.459%

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	05/01/2031	$934.02	$205.92	$670.51	$139,727.59	$57.59	87.330%
59	06/01/2031	$934.02	$206.90	$669.53	$139,520.69	$57.59	87.201%
60	07/01/2031	$934.02	$207.89	$668.54	$139,312.80	$57.59	87.071%
61	08/01/2031	$933.00	$208.89	$667.54	$139,103.91	$56.57	86.940%
62	09/01/2031	$933.00	$209.89	$666.54	$138,894.02	$56.57	86.809%
63	10/01/2031	$933.00	$210.90	$665.53	$138,683.12	$56.57	86.677%
64	11/01/2031	$933.00	$211.91	$664.52	$138,471.21	$56.57	86.545%
65	12/01/2031	$933.00	$212.92	$663.51	$138,258.29	$56.57	86.412%
66	01/01/2032	$933.00	$213.94	$662.49	$138,044.35	$56.57	86.278%
67	02/01/2032	$933.00	$214.97	$661.46	$137,829.38	$56.57	86.144%
68	03/01/2032	$933.00	$216.00	$660.43	$137,613.38	$56.57	86.009%
69	04/01/2032	$933.00	$217.03	$659.40	$137,396.35	$56.57	85.873%
70	05/01/2032	$933.00	$218.07	$658.36	$137,178.28	$56.57	85.737%
71	06/01/2032	$933.00	$219.12	$657.31	$136,959.16	$56.57	85.600%
72	07/01/2032	$933.00	$220.17	$656.26	$136,738.99	$56.57	85.462%
73	08/01/2032	$931.92	$221.22	$655.21	$136,517.77	$55.49	85.324%
74	09/01/2032	$931.92	$222.28	$654.15	$136,295.49	$55.49	85.185%
75	10/01/2032	$931.92	$223.35	$653.08	$136,072.14	$55.49	85.046%
76	11/01/2032	$931.92	$224.42	$652.01	$135,847.72	$55.49	84.905%
77	12/01/2032	$931.92	$225.49	$650.94	$135,622.23	$55.49	84.764%
78	01/01/2033	$931.92	$226.57	$649.86	$135,395.66	$55.49	84.623%
79	02/01/2033	$931.92	$227.66	$648.77	$135,168.00	$55.49	84.481%
80	03/01/2033	$931.92	$228.75	$647.68	$134,939.25	$55.49	84.338%
81	04/01/2033	$931.92	$229.85	$646.58	$134,709.40	$55.49	84.194%
82	05/01/2033	$931.92	$230.95	$645.48	$134,478.45	$55.49	84.050%
83	06/01/2033	$931.92	$232.05	$644.38	$134,246.40	$55.49	83.905%
84	07/01/2033	$931.92	$233.17	$643.26	$134,013.23	$55.49	83.759%
85	08/01/2033	$930.77	$234.28	$642.15	$133,778.95	$54.34	83.612%
86	09/01/2033	$930.77	$235.41	$641.02	$133,543.54	$54.34	83.465%
87	10/01/2033	$930.77	$236.53	$639.90	$133,307.01	$54.34	83.317%
88	11/01/2033	$930.77	$237.67	$638.76	$133,069.34	$54.34	83.169%
89	12/01/2033	$930.77	$238.81	$637.62	$132,830.53	$54.34	83.020%
90	01/01/2034	$930.77	$239.95	$636.48	$132,590.58	$54.34	82.870%
91	02/01/2034	$930.77	$241.10	$635.33	$132,349.48	$54.34	82.719%
92	03/01/2034	$930.77	$242.26	$634.17	$132,107.22	$54.34	82.568%
93	04/01/2034	$930.77	$243.42	$633.01	$131,863.80	$54.34	82.415%
94	05/01/2034	$930.77	$244.58	$631.85	$131,619.22	$54.34	82.263%
95	06/01/2034	$930.77	$245.75	$630.68	$131,373.47	$54.34	82.109%
96	07/01/2034	$930.77	$246.93	$629.50	$131,126.54	$54.34	81.955%
97	08/01/2034	$929.56	$248.12	$628.31	$130,878.42	$53.13	81.800%
98	09/01/2034	$929.56	$249.30	$627.13	$130,629.12	$53.13	81.644%
99	10/01/2034	$929.56	$250.50	$625.93	$130,378.62	$53.13	81.487%
100	11/01/2034	$929.56	$251.70	$624.73	$130,126.92	$53.13	81.330%
101	12/01/2034	$929.56	$252.91	$623.52	$129,874.01	$53.13	81.172%
102	01/01/2035	$929.56	$254.12	$622.31	$129,619.89	$53.13	81.013%
103	02/01/2035	$929.56	$255.33	$621.10	$129,364.56	$53.13	80.853%
104	03/01/2035	$929.56	$256.56	$619.87	$129,108.00	$53.13	80.693%
105	04/01/2035	$929.56	$257.79	$618.64	$128,850.21	$53.13	80.532%
106	05/01/2035	$929.56	$259.02	$617.41	$128,591.19	$53.13	80.370%
107	06/01/2035	$929.56	$260.26	$616.17	$128,330.93	$53.13	80.207%
108	07/01/2035	$929.56	$261.51	$614.92	$128,069.42	$53.13	80.044%
109	08/01/2035	$928.27	$262.76	$613.67	$127,806.66	$51.84	79.880%
110	09/01/2035	$928.27	$264.02	$612.41	$127,542.64	$51.84	79.715%
111	10/01/2035	$928.27	$265.29	$611.14	$127,277.35	$51.84	79.549%
112	11/01/2035	$928.27	$266.56	$609.87	$127,010.79	$51.84	79.382%
113	12/01/2035	$928.27	$267.84	$608.59	$126,742.95	$51.84	79.215%
114	01/01/2036	$928.27	$269.12	$607.31	$126,473.83	$51.84	79.047%

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	02/01/2036	$928.27	$270.41	$606.02	$126,203.42	$51.84	78.878%
116	03/01/2036	$928.27	$271.71	$604.72	$125,931.71	$51.84	78.708%
117	04/01/2036	$928.27	$273.01	$603.42	$125,658.70	$51.84	78.537%
118	05/01/2036	$928.27	$274.32	$602.11	$125,384.38	$51.84	78.366%
119	06/01/2036	$928.27	$275.63	$600.80	$125,108.75	$51.84	78.193%
120	07/01/2036	$928.27	$276.95	$599.48	$124,831.80	$51.84	78.020%
121	08/01/2036	$926.91	$278.28	$598.15	$124,553.52	$50.48	77.846%
122	09/01/2036	$926.91	$279.61	$596.82	$124,273.91	$50.48	77.672%
123	10/01/2036	$926.91	$280.95	$595.48	$123,992.96	$50.48	77.496%
124	11/01/2036	$926.91	$282.30	$594.13	$123,710.66	$50.48	77.320%
125	12/01/2036	$926.91	$283.65	$592.78	$123,427.01	$50.48	77.142%
126	01/01/2037	$926.91	$285.01	$591.42	$123,142.00	$50.48	76.964%
127	02/01/2037	$926.91	$286.37	$590.06	$122,855.63	$50.48	76.785%
128	03/01/2037	$926.91	$287.75	$588.68	$122,567.88	$50.48	76.605%
129	04/01/2037	$926.91	$289.13	$587.30	$122,278.75	$50.48	76.425%
130	05/01/2037	$926.91	$290.51	$585.92	$121,988.24	$50.48	76.243%
131	06/01/2037	$926.91	$291.90	$584.53	$121,696.34	$50.48	76.061%
132	07/01/2037	$926.91	$293.30	$583.13	$121,403.04	$50.48	75.877%
133	08/01/2037	$925.47	$294.71	$581.72	$121,108.33	$49.04	75.693%
134	09/01/2037	$925.47	$296.12	$580.31	$120,812.21	$49.04	75.508%
135	10/01/2037	$925.47	$297.54	$578.89	$120,514.67	$49.04	75.322%
136	11/01/2037	$925.47	$298.96	$577.47	$120,215.71	$49.04	75.135%
137	12/01/2037	$925.47	$300.40	$576.03	$119,915.31	$49.04	74.948%
138	01/01/2038	$925.47	$301.84	$574.59	$119,613.47	$49.04	74.759%
139	02/01/2038	$925.47	$303.28	$573.15	$119,310.19	$49.04	74.569%
140	03/01/2038	$925.47	$304.74	$571.69	$119,005.45	$49.04	74.379%
141	04/01/2038	$925.47	$306.20	$570.23	$118,699.25	$49.04	74.187%
142	05/01/2038	$925.47	$307.66	$568.77	$118,391.59	$49.04	73.995%
143	06/01/2038	$925.47	$309.14	$567.29	$118,082.45	$49.04	73.802%
144	07/01/2038	$925.47	$310.62	$565.81	$117,771.83	$49.04	73.608%
145	08/01/2038	$923.94	$312.11	$564.32	$117,459.72	$47.51	73.413%
146	09/01/2038	$923.94	$313.60	$562.83	$117,146.12	$47.51	73.217%
147	10/01/2038	$923.94	$315.10	$561.33	$116,831.02	$47.51	73.020%
148	11/01/2038	$923.94	$316.61	$559.82	$116,514.41	$47.51	72.822%
149	12/01/2038	$923.94	$318.13	$558.30	$116,196.28	$47.51	72.623%
150	01/01/2039	$923.94	$319.66	$556.77	$115,876.62	$47.51	72.423%
151	02/01/2039	$923.94	$321.19	$555.24	$115,555.43	$47.51	72.223%
152	03/01/2039	$923.94	$322.73	$553.70	$115,232.70	$47.51	72.021%
153	04/01/2039	$923.94	$324.27	$552.16	$114,908.43	$47.51	71.818%
154	05/01/2039	$923.94	$325.83	$550.60	$114,582.60	$47.51	71.615%
155	06/01/2039	$923.94	$327.39	$549.04	$114,255.21	$47.51	71.410%
156	07/01/2039	$923.94	$328.96	$547.47	$113,926.25	$47.51	71.204%
157	08/01/2039	$922.33	$330.53	$545.90	$113,595.72	$45.90	70.998%
158	09/01/2039	$922.33	$332.12	$544.31	$113,263.60	$45.90	70.790%
159	10/01/2039	$922.33	$333.71	$542.72	$112,929.89	$45.90	70.582%
160	11/01/2039	$922.33	$335.31	$541.12	$112,594.58	$45.90	70.372%
161	12/01/2039	$922.33	$336.91	$539.52	$112,257.67	$45.90	70.161%
162	01/01/2040	$922.33	$338.53	$537.90	$111,919.14	$45.90	69.950%
163	02/01/2040	$922.33	$340.15	$536.28	$111,578.99	$45.90	69.737%
164	03/01/2040	$922.33	$341.78	$534.65	$111,237.21	$45.90	69.524%
165	04/01/2040	$922.33	$343.42	$533.01	$110,893.79	$45.90	69.309%
166	05/01/2040	$922.33	$345.06	$531.37	$110,548.73	$45.90	69.093%
167	06/01/2040	$922.33	$346.72	$529.71	$110,202.01	$45.90	68.877%
168	07/01/2040	$922.33	$348.38	$528.05	$109,853.63	$45.90	68.659%
169	08/01/2040	$920.61	$350.05	$526.38	$109,503.58	$44.18	68.440%
170	09/01/2040	$920.61	$351.73	$524.70	$109,151.85	$44.18	68.220%
171	10/01/2040	$920.61	$353.41	$523.02	$108,798.44	$44.18	67.999%

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	11/01/2040	$920.61	$355.10	$521.33	$108,443.34	$44.18	67.778%
173	12/01/2040	$920.61	$356.81	$519.62	$108,086.53	$44.18	67.555%
174	01/01/2041	$920.61	$358.52	$517.91	$107,728.01	$44.18	67.330%
175	02/01/2041	$920.61	$360.23	$516.20	$107,367.78	$44.18	67.105%
176	03/01/2041	$920.61	$361.96	$514.47	$107,005.82	$44.18	66.879%
177	04/01/2041	$920.61	$363.69	$512.74	$106,642.13	$44.18	66.652%
178	05/01/2041	$920.61	$365.44	$510.99	$106,276.69	$44.18	66.423%
179	06/01/2041	$920.61	$367.19	$509.24	$105,909.50	$44.18	66.194%
180	07/01/2041	$920.61	$368.95	$507.48	$105,540.55	$44.18	65.963%
181	08/01/2041	$918.80	$370.71	$505.72	$105,169.84	$42.37	65.732%
182	09/01/2041	$918.80	$372.49	$503.94	$104,797.35	$42.37	65.499%
183	10/01/2041	$918.80	$374.28	$502.15	$104,423.07	$42.37	65.265%
184	11/01/2041	$918.80	$376.07	$500.36	$104,047.00	$42.37	65.030%
185	12/01/2041	$918.80	$377.87	$498.56	$103,669.13	$42.37	64.794%
186	01/01/2042	$918.80	$379.68	$496.75	$103,289.45	$42.37	64.556%
187	02/01/2042	$918.80	$381.50	$494.93	$102,907.95	$42.37	64.318%
188	03/01/2042	$918.80	$383.33	$493.10	$102,524.62	$42.37	64.078%
189	04/01/2042	$918.80	$385.17	$491.26	$102,139.45	$42.37	63.838%
190	05/01/2042	$918.80	$387.01	$489.42	$101,752.44	$42.37	63.596%
191	06/01/2042	$918.80	$388.87	$487.56	$101,363.57	$42.37	63.353%
192	07/01/2042	$918.80	$390.73	$485.70	$100,972.84	$42.37	63.108%
193	08/01/2042	$916.88	$392.60	$483.83	$100,580.24	$40.45	62.863%
194	09/01/2042	$916.88	$394.48	$481.95	$100,185.76	$40.45	62.616%
195	10/01/2042	$916.88	$396.37	$480.06	$99,789.39	$40.45	62.369%
196	11/01/2042	$916.88	$398.27	$478.16	$99,391.12	$40.45	62.120%
197	12/01/2042	$916.88	$400.18	$476.25	$98,990.94	$40.45	61.870%
198	01/01/2043	$916.88	$402.10	$474.33	$98,588.84	$40.45	61.618%
199	02/01/2043	$916.88	$404.03	$472.40	$98,184.81	$40.45	61.366%
200	03/01/2043	$916.88	$405.96	$470.47	$97,778.85	$40.45	61.112%
201	04/01/2043	$916.88	$407.91	$468.52	$97,370.94	$40.45	60.857%
202	05/01/2043	$916.88	$409.86	$466.57	$96,961.08	$40.45	60.601%
203	06/01/2043	$916.88	$411.82	$464.61	$96,549.26	$40.45	60.344%
204	07/01/2043	$916.88	$413.80	$462.63	$96,135.46	$40.45	60.085%
205	08/01/2043	$914.85	$415.78	$460.65	$95,719.68	$38.42	59.825%
206	09/01/2043	$914.85	$417.77	$458.66	$95,301.91	$38.42	59.564%
207	10/01/2043	$914.85	$419.78	$456.65	$94,882.13	$38.42	59.302%
208	11/01/2043	$914.85	$421.79	$454.64	$94,460.34	$38.42	59.038%
209	12/01/2043	$914.85	$423.81	$452.62	$94,036.53	$38.42	58.773%
210	01/01/2044	$914.85	$425.84	$450.59	$93,610.69	$38.42	58.507%
211	02/01/2044	$914.85	$427.88	$448.55	$93,182.81	$38.42	58.240%
212	03/01/2044	$914.85	$429.93	$446.50	$92,752.88	$38.42	57.971%
213	04/01/2044	$914.85	$431.99	$444.44	$92,320.89	$38.42	57.701%
214	05/01/2044	$914.85	$434.06	$442.37	$91,886.83	$38.42	57.430%
215	06/01/2044	$914.85	$436.14	$440.29	$91,450.69	$38.42	57.157%
216	07/01/2044	$914.85	$438.23	$438.20	$91,012.46	$38.42	56.883%
217	08/01/2044	$912.69	$440.33	$436.10	$90,572.13	$36.26	56.608%
218	09/01/2044	$912.69	$442.44	$433.99	$90,129.69	$36.26	56.331%
219	10/01/2044	$912.69	$444.56	$431.87	$89,685.13	$36.26	56.054%
220	11/01/2044	$912.69	$446.69	$429.74	$89,238.44	$36.26	55.774%
221	12/01/2044	$912.69	$448.83	$427.60	$88,789.61	$36.26	55.494%
222	01/01/2045	$912.69	$450.98	$425.45	$88,338.63	$36.26	55.212%
223	02/01/2045	$912.69	$453.14	$423.29	$87,885.49	$36.26	54.929%
224	03/01/2045	$912.69	$455.31	$421.12	$87,430.18	$36.26	54.644%
225	04/01/2045	$912.69	$457.49	$418.94	$86,972.69	$36.26	54.358%
226	05/01/2045	$912.69	$459.69	$416.74	$86,513.00	$36.26	54.071%
227	06/01/2045	$912.69	$461.89	$414.54	$86,051.11	$36.26	53.782%
228	07/01/2045	$912.69	$464.10	$412.33	$85,587.01	$36.26	53.492%

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	08/01/2045	$910.41	$466.33	$410.10	$85,120.68	$33.98	53.201%
230	09/01/2045	$910.41	$468.56	$407.87	$84,652.12	$33.98	52.908%
231	10/01/2045	$910.41	$470.81	$405.62	$84,181.31	$33.98	52.614%
232	11/01/2045	$910.41	$473.06	$403.37	$83,708.25	$33.98	52.318%
233	12/01/2045	$910.41	$475.33	$401.10	$83,232.92	$33.98	52.021%
234	01/01/2046	$910.41	$477.61	$398.82	$82,755.31	$33.98	51.722%
235	02/01/2046	$910.41	$479.89	$396.54	$82,275.42	$33.98	51.422%
236	03/01/2046	$910.41	$482.19	$394.24	$81,793.23	$33.98	51.121%
237	04/01/2046	$910.41	$484.50	$391.93	$81,308.73	$33.98	50.818%
238	05/01/2046	$910.41	$486.83	$389.60	$80,821.90	$33.98	50.514%
239	06/01/2046	$910.41	$489.16	$387.27	$80,332.74	$33.98	50.208%
240	07/01/2046	$910.41	$491.50	$384.93	$79,841.24	$33.98	49.901%
241	08/01/2046	$908.00	$493.86	$382.57	$79,347.38	$31.57	49.592%
242	09/01/2046	$908.00	$496.22	$380.21	$78,851.16	$31.57	49.282%
243	10/01/2046	$908.00	$498.60	$377.83	$78,352.56	$31.57	48.971%
244	11/01/2046	$908.00	$500.99	$375.44	$77,851.57	$31.57	48.658%
245	12/01/2046	$908.00	$503.39	$373.04	$77,348.18	$31.57	48.343%
246	01/01/2047	$908.00	$505.80	$370.63	$76,842.38	$31.57	48.027%
247	02/01/2047	$908.00	$508.23	$368.20	$76,334.15	$31.57	47.709%
248	03/01/2047	$908.00	$510.66	$365.77	$75,823.49	$31.57	47.390%
249	04/01/2047	$908.00	$513.11	$363.32	$75,310.38	$31.57	47.069%
250	05/01/2047	$908.00	$515.57	$360.86	$74,794.81	$31.57	46.747%
251	06/01/2047	$908.00	$518.04	$358.39	$74,276.77	$31.57	46.423%
252	07/01/2047	$908.00	$520.52	$355.91	$73,756.25	$31.57	46.098%
253	08/01/2047	$905.44	$523.01	$353.42	$73,233.24	$29.01	45.771%
254	09/01/2047	$905.44	$525.52	$350.91	$72,707.72	$29.01	45.443%
255	10/01/2047	$905.44	$528.04	$348.39	$72,179.68	$29.01	45.113%
256	11/01/2047	$905.44	$530.57	$345.86	$71,649.11	$29.01	44.781%
257	12/01/2047	$905.44	$533.11	$343.32	$71,116.00	$29.01	44.448%
258	01/01/2048	$905.44	$535.67	$340.76	$70,580.33	$29.01	44.113%
259	02/01/2048	$905.44	$538.23	$338.20	$70,042.10	$29.01	43.777%
260	03/01/2048	$905.44	$540.81	$335.62	$69,501.29	$29.01	43.439%
261	04/01/2048	$905.44	$543.40	$333.03	$68,957.89	$29.01	43.099%
262	05/01/2048	$905.44	$546.01	$330.42	$68,411.88	$29.01	42.758%
263	06/01/2048	$905.44	$548.62	$327.81	$67,863.26	$29.01	42.415%
264	07/01/2048	$905.44	$551.25	$325.18	$67,312.01	$29.01	42.070%
265	08/01/2048	$902.73	$553.89	$322.54	$66,758.12	$26.30	41.724%
266	09/01/2048	$902.73	$556.55	$319.88	$66,201.57	$26.30	41.376%
267	10/01/2048	$902.73	$559.21	$317.22	$65,642.36	$26.30	41.027%
268	11/01/2048	$902.73	$561.89	$314.54	$65,080.47	$26.30	40.676%
269	12/01/2048	$902.73	$564.59	$311.84	$64,515.88	$26.30	40.323%
270	01/01/2049	$902.73	$567.29	$309.14	$63,948.59	$26.30	39.968%
271	02/01/2049	$902.73	$570.01	$306.42	$63,378.58	$26.30	39.612%
272	03/01/2049	$902.73	$572.74	$303.69	$62,805.84	$26.30	39.254%
273	04/01/2049	$902.73	$575.49	$300.94	$62,230.35	$26.30	38.894%
274	05/01/2049	$902.73	$578.24	$298.19	$61,652.11	$26.30	38.533%
275	06/01/2049	$902.73	$581.01	$295.42	$61,071.10	$26.30	38.170%
276	07/01/2049	$902.73	$583.80	$292.63	$60,487.30	$26.30	37.805%
277	08/01/2049	$899.86	$586.60	$289.83	$59,900.70	$23.43	37.438%
278	09/01/2049	$899.86	$589.41	$287.02	$59,311.29	$23.43	37.070%
279	10/01/2049	$899.86	$592.23	$284.20	$58,719.06	$23.43	36.700%
280	11/01/2049	$899.86	$595.07	$281.36	$58,123.99	$23.43	36.328%
281	12/01/2049	$899.86	$597.92	$278.51	$57,526.07	$23.43	35.954%
282	01/01/2050	$899.86	$600.78	$275.65	$56,925.29	$23.43	35.579%
283	02/01/2050	$899.86	$603.66	$272.77	$56,321.63	$23.43	35.201%
284	03/01/2050	$899.86	$606.56	$269.87	$55,715.07	$23.43	34.822%
285	04/01/2050	$899.86	$609.46	$266.97	$55,105.61	$23.43	34.441%

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	05/01/2050	$899.86	$612.38	$264.05	$54,493.23	$23.43	34.058%
287	06/01/2050	$899.86	$615.32	$261.11	$53,877.91	$23.43	33.674%
288	07/01/2050	$899.86	$618.27	$258.16	$53,259.64	$23.43	33.287%
289	08/01/2050	$896.82	$621.23	$255.20	$52,638.41	$20.39	32.899%
290	09/01/2050	$896.82	$624.20	$252.23	$52,014.21	$20.39	32.509%
291	10/01/2050	$896.82	$627.20	$249.23	$51,387.01	$20.39	32.117%
292	11/01/2050	$896.82	$630.20	$246.23	$50,756.81	$20.39	31.723%
293	12/01/2050	$896.82	$633.22	$243.21	$50,123.59	$20.39	31.327%
294	01/01/2051	$896.82	$636.25	$240.18	$49,487.34	$20.39	30.930%
295	02/01/2051	$896.82	$639.30	$237.13	$48,848.04	$20.39	30.530%
296	03/01/2051	$896.82	$642.37	$234.06	$48,205.67	$20.39	30.129%
297	04/01/2051	$896.82	$645.44	$230.99	$47,560.23	$20.39	29.725%
298	05/01/2051	$896.82	$648.54	$227.89	$46,911.69	$20.39	29.320%
299	06/01/2051	$896.82	$651.64	$224.79	$46,260.05	$20.39	28.913%
300	07/01/2051	$896.82	$654.77	$221.66	$45,605.28	$20.39	28.503%
301	08/01/2051	$893.60	$657.90	$218.53	$44,947.38	$17.17	28.092%
302	09/01/2051	$893.60	$661.06	$215.37	$44,286.32	$17.17	27.679%
303	10/01/2051	$893.60	$664.22	$212.21	$43,622.10	$17.17	27.264%
304	11/01/2051	$893.60	$667.41	$209.02	$42,954.69	$17.17	26.847%
305	12/01/2051	$893.60	$670.61	$205.82	$42,284.08	$17.17	26.428%
306	01/01/2052	$893.60	$673.82	$202.61	$41,610.26	$17.17	26.007%
307	02/01/2052	$893.60	$677.05	$199.38	$40,933.21	$17.17	25.583%
308	03/01/2052	$893.60	$680.29	$196.14	$40,252.92	$17.17	25.158%
309	04/01/2052	$893.60	$683.55	$192.88	$39,569.37	$17.17	24.731%
310	05/01/2052	$893.60	$686.83	$189.60	$38,882.54	$17.17	24.302%
311	06/01/2052	$893.60	$690.12	$186.31	$38,192.42	$17.17	23.870%
312	07/01/2052	$893.60	$693.42	$183.01	$37,499.00	$17.17	23.437%
313	08/01/2052	$890.19	$696.75	$179.68	$36,802.25	$13.76	23.002%
314	09/01/2052	$890.19	$700.09	$176.34	$36,102.16	$13.76	22.564%
315	10/01/2052	$890.19	$703.44	$172.99	$35,398.72	$13.76	22.124%
316	11/01/2052	$890.19	$706.81	$169.62	$34,691.91	$13.76	21.683%
317	12/01/2052	$890.19	$710.20	$166.23	$33,981.71	$13.76	21.239%
318	01/01/2053	$890.19	$713.60	$162.83	$33,268.11	$13.76	20.793%
319	02/01/2053	$890.19	$717.02	$159.41	$32,551.09	$13.76	20.345%
320	03/01/2053	$890.19	$720.46	$155.97	$31,830.63	$13.76	19.894%
321	04/01/2053	$890.19	$723.91	$152.52	$31,106.72	$13.76	19.442%
322	05/01/2053	$890.19	$727.38	$149.05	$30,379.34	$13.76	18.987%
323	06/01/2053	$890.19	$730.86	$145.57	$29,648.48	$13.76	18.530%
324	07/01/2053	$890.19	$734.36	$142.07	$28,914.12	$13.76	18.071%
325	08/01/2053	$886.58	$737.88	$138.55	$28,176.24	$10.15	17.610%
326	09/01/2053	$886.58	$741.42	$135.01	$27,434.82	$10.15	17.147%
327	10/01/2053	$886.58	$744.97	$131.46	$26,689.85	$10.15	16.681%
328	11/01/2053	$886.58	$748.54	$127.89	$25,941.31	$10.15	16.213%
329	12/01/2053	$886.58	$752.13	$124.30	$25,189.18	$10.15	15.743%
330	01/01/2054	$886.58	$755.73	$120.70	$24,433.45	$10.15	15.271%
331	02/01/2054	$886.58	$759.35	$117.08	$23,674.10	$10.15	14.796%
332	03/01/2054	$886.58	$762.99	$113.44	$22,911.11	$10.15	14.320%
333	04/01/2054	$886.58	$766.65	$109.78	$22,144.46	$10.15	13.840%
334	05/01/2054	$886.58	$770.32	$106.11	$21,374.14	$10.15	13.359%
335	06/01/2054	$886.58	$774.01	$102.42	$20,600.13	$10.15	12.875%
336	07/01/2054	$886.58	$777.72	$98.71	$19,822.41	$10.15	12.389%
337	08/01/2054	$882.76	$781.45	$94.98	$19,040.96	$6.33	11.901%
338	09/01/2054	$882.76	$785.19	$91.24	$18,255.77	$6.33	11.410%
339	10/01/2054	$882.76	$788.95	$87.48	$17,466.82	$6.33	10.917%
340	11/01/2054	$882.76	$792.73	$83.70	$16,674.09	$6.33	10.421%
341	12/01/2054	$882.76	$796.53	$79.90	$15,877.56	$6.33	9.924%
342	01/01/2055	$882.76	$800.35	$76.08	$15,077.21	$6.33	9.423%

AMORTIZATION SCHEDULE

Loan No.: **6177980**
Borrower(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Date: **06/26/2026**
Loan Amount: **$150,183.00**
Term: **30 years**
Interest Rate: **5.750 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	02/01/2055	$882.76	$804.19	$72.24	$14,273.02	$6.33	8.921%
344	03/01/2055	$882.76	$808.04	$68.39	$13,464.98	$6.33	8.416%
345	04/01/2055	$882.76	$811.91	$64.52	$12,653.07	$6.33	7.908%
346	05/01/2055	$882.76	$815.80	$60.63	$11,837.27	$6.33	7.398%
347	06/01/2055	$882.76	$819.71	$56.72	$11,017.56	$6.33	6.886%
348	07/01/2055	$882.76	$823.64	$52.79	$10,193.92	$6.33	6.371%
349	08/01/2055	$878.71	$827.58	$48.85	$9,366.34	$2.28	5.854%
350	09/01/2055	$878.71	$831.55	$44.88	$8,534.79	$2.28	5.334%
351	10/01/2055	$878.71	$835.53	$40.90	$7,699.26	$2.28	4.812%
352	11/01/2055	$878.71	$839.54	$36.89	$6,859.72	$2.28	4.287%
353	12/01/2055	$878.71	$843.56	$32.87	$6,016.16	$2.28	3.760%
354	01/01/2056	$878.71	$847.60	$28.83	$5,168.56	$2.28	3.230%
355	02/01/2056	$878.71	$851.66	$24.77	$4,316.90	$2.28	2.698%
356	03/01/2056	$878.71	$855.74	$20.69	$3,461.16	$2.28	2.163%
357	04/01/2056	$878.71	$859.85	$16.58	$2,601.31	$2.28	1.626%
358	05/01/2056	$878.71	$863.97	$12.46	$1,737.34	$2.28	1.086%
359	06/01/2056	$878.71	$868.11	$8.32	$869.23	$2.28	0.543%
360	07/01/2056	$875.68	$869.23	$4.17	$0.00	$2.28	0.000%

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON DATE

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.

CREDIT SCORE DISCLOSURE

Borrower: **Tiarra Sade Beason**

Date: **June 26, 2026**

Property Address:
3725 Overview Road, Baltimore, MD 21215

Loan Number: **6177980**

Lender/Broker: **Meridian Bank**

License #: 462854
NMLS #: 462854

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and is based on information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with the specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Lender/Broker Contact Information:
Meridian Bank
301 E. Germantown Pike, 2nd Floor, Ste. 201
East Norriton, PA 19401
610-278-4900

[X] Equifax
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

[X] TransUnion
P.O. Box 1000
Chester, PA 19016
1-800-888-4213
www.transunion.com

[X] Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON DATE

FIRST PAYMENT LETTER

Meridian Bank

LOAN NO.: **6177980**
DATE: **June 26, 2026**
BORROWER(S): **Tiarra Sade Beason**

ADDRESS: **3725 Overview Road, Baltimore, MD 21215**

We are pleased to have you as a mortgage loan customer. The following is a breakdown of your initial monthly payment:

Principal and Interest	$ **876.43**
Estimated Taxes	$
Hazard Insurance	$ **115.84**
Flood Insurance	$
Mortgage Insurance	$ **61.14**
City Property Tax	$ **283.33**
	$
	$
	$
	$
TOTAL MONTHLY PAYMENT	$ **1,336.74**

Your first regular payment is due **August 1, 2026.**

Partial Payments:
☐ Your lender may accept partial payments you make and apply such payments to your loan.
☐ Your lender may hold partial payments in a separate account until you pay the remainder of the payment, and then apply the full periodic payment to your loan.
☒ Your lender will not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

The outstanding principal balance at the time of this letter is **$150,183.00.**

The current interest rate is **5.750 %.**

Your loan **DOES NOT** have a prepayment penalty.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 800-569-4287.

For additional information regarding your loan please contact: **Meridian Bank**

at **610-278-4900.**
In your settlement package you received two payment coupons payable to Meridian Bank or you can make your first payment at www.MeridianBanker.com/MortgagePayments.
We hereby acknowledge receiving a copy of this letter.

We are aware that the total monthly payment may be subject to change each year due to increases or decreases in annual taxes and/or insurance premiums and when applicable, adjustments in accordance with the adjustable rate mortgage provisions of the Note.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 6177980	**Date: June 26, 2026**
Loan Amount: $150,183.00	**First Payment Date: August 1, 2026**
Borrower Name(s): **Tiarra Sade Beason**	**Servicer Name and Address:** **Meridian Bank** **301 E. Germantown Pike, 2nd Floor, Ste. 201** **East Norriton, PA 19401** **Servicer Telephone: 610-278-4900** **Toll-Free Number:**
Property Address: 3725 Overview Road, Baltimore, MD 21215	

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				**$ 798.34**
08/26	460.31	61.14	Mtg Ins.	1,197.51
09/26	460.31	61.14	Mtg Ins.	1,596.68
10/26	460.31	61.14	Mtg Ins.	1,995.85
11/26	460.31	61.14	Mtg Ins.	2,395.02
12/26	460.31	1,761.12	Mtg Ins., City Taxes	1,094.21
01/27	460.31	61.14	Mtg Ins.	1,493.38
02/27	460.31	61.14	Mtg Ins.	1,892.55
03/27	460.31	61.14	Mtg Ins.	2,291.72
04/27	460.31	61.14	Mtg Ins.	2,690.89
05/27	460.31	61.14	Mtg Ins.	3,090.06
06/27	460.31	1,451.22	Haz Ins., Mtg Ins.	2,099.15
07/27	460.31	1,761.12	Mtg Ins., City Taxes	798.34

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: $ 798.34

Total disbursements: $ 5,523.72

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE $1,336.74, OF WHICH $876.43 WILL BE FOR PRINCIPAL AND INTEREST AND $460.31 WILL GO INTO YOUR ESCROW ACCOUNT.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.

SIGNATURE ADDENDUM

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON DATE

TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY AND SIGNED BY SAME.

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:
1. Tax legal description must be exactly as shown on tax records.
2. Show **only** all taxing authority where we are escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: **Kelly Mooney**
DATE LOAN CLOSED: **June 26, 2026** TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [ ]Yes [x] No
LOAN # **6177980**
BORROWER(S) NAME: **Tiarra Sade Beason**

TAXES FOR CURRENT YEAR LISTED IN NAME OF: ______

PROPERTY ADDRESS: **3725 Overview Road**
Baltimore, MD 21215

CURRENT TAX ASSESSMENT BASED ON:
[ ] ACREAGE [ ] VACANT [ ] PARTIAL CONSTRUCTION [ ] COMPLETE CONSTRUCTION
LEGAL DESCRIPTION:
SECTION ______ BLOCK ______ LOT(S) ______ TRACT ______
MAP ______ UNIT# ______ TWNSHP ______ RANGE ______
SUBDIVISION ______
METES & BOUNDS [ ] YES [ ] NO

TYPE OF TAX ______ LAST AMOUNT PAID ______
CURRENT TAXES PAID THRU DATE ______ NEXT DUE DATE ______
NEXT AMOUNT DUE ______ -THIS AMOUNTS IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS:
PARCEL/PROPERTY ID/TMS # ______
PARCEL/PROPERTY ID/TMS # ______

TYPE OF TAX **City Tax** LAST AMOUNT PAID ______
CURRENT TAXES PAID THRU DATE ______ NEXT DUE DATE **12/31/2026**
NEXT AMOUNT DUE **$1,699.98** -THIS AMOUNTS IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [x] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS:
Baltimore City
200 Holliday St
Balt MD 21202
PARCEL/PROPERTY ID/TMS # **15-31-3165-064**
PARCEL/PROPERTY ID/TMS # ______

TYPE OF TAX ______ LAST AMOUNT PAID ______
CURRENT TAXES PAID THRU DATE ______ NEXT DUE DATE ______
NEXT AMOUNT DUE ______ -THIS AMOUNTS IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS:
PARCEL/PROPERTY ID/TMS # ______
PARCEL/PROPERTY ID/TMS # ______

TYPE OF TAX ____________________ LAST AMOUNT PAID ____________________
CURRENT TAXES PAID THRU DATE ____________ NEXT DUE DATE ____________________
NEXT AMOUNT DUE ____________________ -THIS AMOUNTS IS [ ]ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX ____________________ LAST AMOUNT PAID ____________________
CURRENT TAXES PAID THRU DATE ____________ NEXT DUE DATE ____________________
NEXT AMOUNT DUE ____________________ -THIS AMOUNTS IS [ ]ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

____
SETTLEMENT AGENT

NOTICE TO SETTLEMENT AGENTS

CASE #: 244-3727432-703
Escrow No.: AS-110572MD

Date: **June 26, 2026**

To: Settlement Agent & Address
Assurance Title LLC
8825 Stanford Blvd Ste 305
Columbia, MD 21045

From: Lender's Name & Address
Meridian Bank
301 E. Germantown Pike, 2nd Floor, Ste. 201
East Norriton, PA 19401

Borrower's Name & Property Address:
Tiarra Sade Beason
3725 Overview Road
Baltimore, MD 21215

The borrowers in this FHA-insured transaction must, from their own funds, make the required earnest money deposit, pay closing costs and make the required downpayment required by FHA, unless otherwise explained below. In order to assist in assuring that the borrowers in this transaction have met their financial obligations, you are to have executed the certifications contained on the form enclosed herewith by both the borrower and seller. You also are to execute and date the certification as indicated. Your executed certification notes receipt of the other certifications. You should make these certifications an addendum to the Closing Disclosure and provide copies to all parties receiving copies of such statement. If you have actual knowledge that the source of such funds is other than from the borrower (except as described below) you are not to disburse any loan proceeds and must immediately notify **Meridian Bank.**

Approved Mortgagee contact: **Kevin James Swecker**
Phone Number: **610-278-4900**

You may only proceed with the closing upon receipt of written instructions from **Meridian Bank.**

Source of funds other than from borrower:

The Closing Disclosure must be completed to show the amount and source of any funds being contributed on behalf of the borrower or deposited with the lender.

BY: ______________________________

TITLE: ______________________________

GNTS 0920

MeridianBank.

Mailing Address Certification

Meridian Bank Loan #: 6177980

Property Address: 3725 Overview Road Baltimore, MD 21215

Please be advised that Meridian Bank is hereby instructed, in accordance with the terms of this Certification, to address all correspondence to me/us regarding my/our loan with Meridian Bank to the following address.

Check and complete ONLY ONE of the options below:

☒ Send all correspondence to the property address shown above.

If the property address above consists of multiple units, provide the specific address below:

Address Line 1: ____________________

Address Line 2: ____________________

Apartment, suite, unit, building, floor, etc.

City: __________ **State**: __________ **Zip**: __________

☐ Send all correspondence to a *different* address than the property address shown above.

Provide the new address to send correspondence to below:

Address Line 1: ____________________

Address Line 2: ____________________

Apartment, suite, unit, building, floor, etc.

City: __________ **State**: __________ **Zip**: __________

I/We will notify Meridian Bank in writing should the above mailing address be changed at any time in the future.

Authorized Signature: Liana Sad Brown **Date**: 6/26/26

Authorized Signature: ____________________ **Date**: __________

SIGNATURE/NAME AFFIDAVIT

RE:

LOAN NUMBER	PROPERTY ADDRESS
6177980	3725 Overview Road, Baltimore, MD 21215

BEFORE ME, the undersigned authority, a Notary Public in and for said COUNTY and State, on this day personally appeared, **Tiarra Sade Beason**

who, after being by me first duly sworn, upon oath does depose and say:

THAT, **Tiarra Sade Beason**
as the name is signed on the note and/or security instrument is one and the same person as;
T. Beason, Tiarra Beason, Tiarra S. Beason

as the name appears in various loan documents.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

State of Maryland
County of Howard

Signed and sworn to (or affirmed) before me on the 26TH day of JUNE, 2026 by TIARRA SADE BEASON.

Stamp

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

Signature of notarial officer

Notary
Title of office

My commission expires: 11/26

ICE Mortgage Technology, Inc.

GSNA 0125
GSNA (CLS)
06/24/2026 01:35 PM PST

NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s): **Tiarra Sade Beason**

Date: **June 26, 2026**

Loan Number: **6177980**

Property Address: **3725 Overview Road**
Baltimore, MD 21215

Lender: **Meridian Bank**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

HUD Addendum to Uniform Residential Loan Application

OMB Approval No. HUD: 2502-0059 (exp. 10/31/26)

Part I – Identifying Information **HUD/FHA** Application for Insurance under the National Housing Act and Borrower Certification	**FHA Case No.** (include any suffix) **244-3727432-703**	**Mortgagee Case No.** **6177980**
Mortgagee ID **2663400198**	**Sponsor ID**	**Agent ID**
Mortgagee Name, Address (include ZIP Code), and Telephone Number **Meridian Bank** **110 West Road, Suite 500** **Towson, MD 21204** **NMLS ID: 462854** **610-278-4900**	**Name and Address of Sponsor**	**Name and Address of Agent**
Borrower's Name & Present Address (include ZIP Code) **Tiarra Sade Beason** **2907 Cornwall Road Apartment A1** **Dundalk, MD 21222-5364**	**Property Address** (include name of subdivision, lot & block no., & ZIP Code) **3725 Overview Road** **Baltimore, MD 21215**	

Sponsored Originations	**Name of Third-Party Originator**	**NMLS ID of Third-Party Originator**

Part II – Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration (SSA) to verify my Social Security Number (SSN) to the Mortgagee and HUD/FHA. I authorize SSA to provide explanatory information to HUD/FHA in the event of a discrepancy. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Signature(s) of Borrower(s) – Read consent carefully. Review accuracy of SSNs provided on this application.

Borrower's Name: **Tiarra Sade Beason**
Date of Birth: **November 17, 1987**
Social Security Number: **218-17-7491**

Signature(s) of Borrower(s) Date Signed

Tiarra Sade Beason 6/24/26

Tiarra Sade Beason **DATE**

Co-Borrower's Name:
Date of Birth:
Social Security Number:

Signature(s) of Co-Borrower(s) Date Signed

Part III – Borrower Notices, Information, and Acknowledgment

Public Reporting Burden

Public reporting burden for this collection of information is estimated to average 10 minutes 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 conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number, which can be located on the OMB Internet page at http://www.reginfo.gov/public/do/PRAMain.

WARNING: This warning applies to all certifications made in this document.
Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729

Borrower Name: Tiarra Sade Beason FHA Case No.: 244-3727432-703

Caution: Delinquencies, Defaults, Foreclosures, and Abuses
Delinquencies, defaults, foreclosures, and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Mortgagee in this transaction, its agents and assigns, as well as the Federal Government, its agencies, agents, and assigns are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Federal Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency, or mortgage servicing agency to collect the amount due; foreclose the mortgage; sell the property; and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice (DOJ) for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions may be used to recover any debts owed when it is determined to be in the interest of the Mortgagee or Federal Government, or both.

As a mortgage loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to HUD/FHA who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment may be a debt owed by you to the Federal Government and subject to established collection procedures.

Fair Housing Act
I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. § 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, or national origin is unlawful under the Fair Housing Act and unenforceable. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the DOJ in any appropriate U.S. court against any person responsible for a violation of the applicable law.

Certification and Acknowledgment
All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein. I have read and understand the foregoing concerning my liability on the loan and Part III, Borrower Notices, Information, and Acknowledgment.

Signature(s) of Borrower(s) – Do not sign unless this application is fully completed. Read the certification carefully and review accuracy of this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
Tiarra Sade Beason	6/26/26		
Tiarra Sade Beason	DATE		

Borrower Name: Tiarra Sade Beason FHA Case No.: 244-3727432-703

Part IV – Direct Endorsement Approval for a HUD FHA-Insured Mortgage

A. Underwriting the Borrower

Date Mortgage Approved: **June 24, 2026** Date Approval Expires: **November 7, 2026**

For mortgages rated as an "accept" or "approve" by FHA's Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with Handbook 4000.1 section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Representative Signature: ______________________

Printed Name: **ZFHA Mary Teresa Barnhart**

Title: ______________________

------------- OR -------------

For mortgages rated as a "refer" by FHA's TOTAL Mortgage Scorecard, or manually underwritten by a Direct Endorsement (DE) underwriter:

- I have personally reviewed and underwritten the borrower's credit application;
- The information used to underwrite the borrower was documented in accordance with Handbook 4000.1 and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with Handbook 4000.1 section II.A.5.d Final Underwriting Decision (Manual) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: ______________________ DE's ID Number: ________

B. Underwriting the Property

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: ______________________ DE's ID Number: **H378**

Mary Teresa Barnhart

Part V. – Mortgagee's Certification

- I have personally reviewed the mortgage documents and the application for insurance endorsement; and
- This mortgage complies with Handbook 4000.1 section II.A.7 Post-closing and Endorsement to the extent that no defect exists that would have changed the decision to endorse or submit the mortgage for insurance.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee **Meridian Bank**	
Name of Mortgagee's Representative **Kevin James Swecker**	
Title of Mortgagee's Representative **Loan Officer**	
Signature of the Mortgagee's Representative	Date

Privacy Act Notice

Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises (GSEs), lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice (SORN) for this collection is the Computerized Homes Underwriting Management System (CHUMS), and is publicly available at: https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing.

NOTICE TO HOMEOWNER: Assumption of FHA-Insured Mortgages; Release of Personal Liability

Borrower(s): **Tiarra Sade Beason**

Date: **June 26, 2026**

Loan Number: **6177980**

FHA Case Number: **244-3727432-703**

Property Address: **3725 Overview Road**
Baltimore, MD 21215

Lender: **Meridian Bank**

License #: 462854
NMLS #: 462854

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The U.S. Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy borrowers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some nonprofit organizations, Indian Tribes or servicepersons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage if all or part of the property is sold or transferred to a borrower or recipient who:

- will not occupy the property as his or her principal residence or HUD-approved secondary residence; or
- does occupy the property but whose credit has not been approved in accordance with HUD requirements.

This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a mortgage is accelerated, the entire balance is declared "immediately due and payable." Because HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new borrower.

Even if you sell your home by letting an approved borrower (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy borrower who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute borrower. The release is contained in form HUD-92210.1, *Approval of Purchaser and Release of Seller*. You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant borrower who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Tiarra Sade Beason 6/26/26
TIARRA SADE BEASON **DATE**

Instructions to Lender: A copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.

OMB Approval No. 2502-0059
(exp. 10/31/26)

MODEL NOTICE INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

U.S. Department of Housing and Urban Development
Office of Housing Federal Housing Commissioner

Lenders are not required to use this specific form when making this disclosure. This form is provided as an example of what should be included in this disclosure. Section 203(f) of the National Housing Act requires a disclosure to assist borrowers in comparing the costs of a FHA-insured mortgage versus similar conventional mortgages. This disclosure must be given to prospective borrowers that may qualify for both FHA-insured financing and a conventional mortgage product. Public reporting burden for this disclosure is estimated to average 5 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining data needed and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To ensure that you are aware of available financing options, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s), using representative loan amounts and costs. The loan amounts and associated costs shown below will vary from your own mortgage loan transaction. You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of **June 26, 2026.**

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your lender.

Mortgage Parameters	FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance
1. Sales Price	$100,000.00	$100,000.00
2. Mortgage Amount	$96,500.00 - $98,188.00 w/ Upfront Mortgage Insurance Premium (UFMIP).	$95,000.00
3. Closing Costs	$3,500.00	$3,500.00
4. Down payment Needed	$3,500.00	$5,000.00
5. Interest Rate and Term of Loan in Years	5.00 % / 30 Year Loan	4.00 % / 30 Year Loan
6. Monthly Payment (principal and interest only)	$527.09	$509.98
7. Loan-to-Value (LTV)	96.50 %	95.00 %
8. Monthly Mortgage Insurance Premium (MIP)	$67.90	$53.84
9. Maximum Number of Years of Monthly MIP Payments	30 years	Approximately 9 Years
10. UFMIP	$1,688.00 (typically included in mortgage amount, line 2)	

1. The monthly MIP is calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
2. Based on an UFMIP rate of 1.75%, the total mortgage amount is **$98,188.**
3. Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced UFMIP of .01% and a reduced annual MIP of .55% **($44.22 monthly for a loan amount of $96,500).**

FHA Mortgage Insurance Premium Information
In addition to an UFMIP, you may also be charged a monthly MIP. You will pay the monthly premium for either:

- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent; or
- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with an LTV ratio of less than or equal to 90 percent.

Privacy Act Notice
Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises (GSEs), lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice (SORN) for this collection is the Computerized Homes Underwriting Management System (CHUMS), and is publicly available at: https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing.

Tiarra Sadé Beason 6/26/26

TIARRA SADE BEASON DATE

SETTLEMENT CERTIFICATION

Borrower(s): **Tiarra Sade Beason**

Date: **June 26, 2026**

Loan Number: **6177980**

FHA Case Number: **244-3727432-703**

Seller(s): **Gloria Senaida Zuniga Pina**

Property Address: **3725 Overview Road**
Baltimore, MD 21215

Lender: **Meridian Bank**

License #: 462854
NMLS #: 462854

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated **April 26, 2026** (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **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 Sections 1001 and 1010.

LENDER ATTORNEY'S FEE CERTIFICATION

Borrower Name(s): **Tiarra Sade Beason**

Lender: **Meridian Bank**

Property Address: **3725 Overview Road**
Baltimore, MD 21215.

Date: **June 26, 2026**

Section 12-120 of the Maryland Commercial Law Article requires the completion of this certification if the Lender's attorney's fees are charged to the borrower(s) at time of closing.

Please select one of the following:

_______ The Lender's attorney fee in connection with this loan is attributable to processing and closing the loan, and not to unrelated services performed for the Lender. The attorney fee charged to the Lender does not exceed $100.00.

_______ The Lender's attorney fee in connection with this loan is attributable to processing and closing the loan, and not to unrelated services performed for the Lender. The attorney fee charged to the Lender exceeds $100.00. The following is provided as an explanation of the services performed by the attorney:

SERVICES PERFORMED BY ATTORNEY:

TIME SPENT ON SERVICES: Hours Minutes

☐ **BILLED AT HOURLY RATE OF**

☐ **BILLED**

BASIS FOR AMOUNT:

The above legal services were performed on behalf of the lender and not on behalf of you, the borrower. These legal services are being paid for by you, the borrower.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.

SIGNATURE ADDENDUM

The attorney's fee is separately itemized on your loan Closing Disclosure. This fee is identified as a fee paid to the Lender's attorney.

LENDER: MERIDIAN BANK

BY: ______________________________ DATE

____
TITLE

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Tiarra Sade Beason 6/26/26
TIARRA SADE BEASON DATE

MARYLAND FIRST TIME HOME BUYER AFFIDAVIT

STATE OF MD)
) SS
COUNTY OF Howard)

Lender: **Meridian Bank**

Loan No.: **6177980**
Property Address: **3725 Overview Road, Baltimore, MD 21215**

This affidavit is being provided pursuant to Md. Tax-Property Code Ann. § 13-203(b).

Before me, the undersigned authority, personally appeared the undersigned **Grantees**, (herein so called, whether one or more) who, upon being duly sworn on oath stated the following:

(I) 1. THE GRANTEE IS AN INDIVIDUAL WHO HAS NEVER OWNED IN THE STATE OF MARYLAND RESIDENTIAL REAL PROPERTY THAT HAS BEEN THE INDIVIDUAL'S PRINCIPAL RESIDENCE; AND

2. THE RESIDENCE WILL BE OCCUPIED BY THE GRANTEE AS THE GRANTEE'S PRINCIPAL RESIDENCE; OR

(II) 1. THE GRANTEE IS A CO-MAKER OR GUARANTOR OF A PURCHASE MONEY MORTGAGE OR PURCHASE MONEY DEED OF TRUST AS DEFINED IN SECTION 12-108(i) OF THE MARYLAND TAX PROPERTY CODE FOR THE PROPERTY; AND

2. THE GRANTEE WILL NOT OCCUPY THE RESIDENCE AS THE CO-MAKER'S OR GUARANTOR'S PRINCIPAL RESIDENCE.

I/We certify that the above statements are true and correct.

The following applies only when an agent of the grantee is acting on the grantee's behalf. Check if applicable:

☐ All statements within this Affidavit are based on a diligent inquiry made by the agent with respect to the facts set forth in the statements; and are true to the best of the knowledge, information, and belief of the agent.

Date: **June 26, 2026**

Tiarra Sade Beason 6/26/26
TIARRA SADE BEASON **DATE**

State of MD
County of Howard

Signed and sworn to (or affirmed) before me on the 26TH day of JUNE, 2026 by TIARRA SADE BEASON.

Stamp

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

Signature of notarial officer

Notary
Title of office

My commission expires: 1(0)

ICE Mortgage Technology, Inc.

MDHOME 0426
MDHOME (CLS)
06/24/2026 01:35 PM PST

Form **W-9** (Rev. March 2024) Department of the Treasury Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form,* below.

Print or type. See *Specific Instructions* on page 2.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Tiarra Sade Beason

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ____

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ____

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ____

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

2907 Cornwall Road Apartment A1

6 City, state, and ZIP code

Dundalk, MD 21222-5364

Requester's name and address (optional)

Meridian Bank
301 E. Germantown Pike, 2nd Floor, Ste. 201
East Norriton, PA 19401

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN,* later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

2 1 8 – 1 7 – 7 4 9 1

or

Employer identification number

__ __ – __ __ __ __ __ __ __

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person** Tiarra Sade Beason **Date** 6/26/20

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation; or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2 – The United States or any of its agencies or instrumentalities.

3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5 – A corporation.

6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7 – A futures commission merchant registered with the Commodity Futures Trading Commission.

8 – A real estate investment trust.

9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.

10 – A common trust fund operated by a bank under section 584(a).

11 – A financial institution as defined under section 581.

12 – A middleman known in the investment community as a nominee or custodian.

13 – A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B – The United States or any of its agencies or instrumentalities.

C – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G – A real estate investment trust.

H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I – A common trust fund as defined in section 584(a).

J – A bank as defined in section 581.

K – A broker.

L – A trust exempt from tax under section 664 or described in section 4947(a)(1).

M – A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
For this type of account:	**Give name and EIN of:**
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

***Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

MARYLAND DISBURSEMENT AUTHORIZATION

Borrower(s): **Tiarra Sade Beason**

Date: **June 26, 2026**

Loan Number: **6177980**

Property Address: **3725 Overview Road**
Baltimore, MD 21215

Lender: **Meridian Bank**

Pursuant to the Maryland Real Property Code (Md. Real Prop. Code §4-106(b)(2)), the lender may deliver net proceeds, deducting charges, interests, expenses, or advance escrow and charges due from the borrower, if the following conditions are met:

(1) The charges, interests, expenses, and other deductions listed above have been agreed upon in advance, in writing; and

(2) The lender provides a schedule of the deductions along with the net proceeds delivered.

Accordingly, for the purposes of authorizing the above-named Lender to deliver net proceeds, the undersigned Borrower ("we," "us" and "our") hereby acknowledge and agree that:

(1) We agree upon the charges, interests, expenses, advance escrow and charges due from us in connection with the mortgage loan made to us by the Lender and secured by the above-referenced Property, as evidenced by our signatures below; and

(2) The Lender has provided to us a schedule of the above-referenced deductions, a copy of which is attached hereto.

Tiarra Sade Beason 6/26/26
TIARRA SADE BEASON **DATE**

MeridianBank

Rev. November 2025

FACTS	WHAT DOES MERIDIAN BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and investment experience • Transaction history and account balances • Payment history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Meridian Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Meridian Bank share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To Limit Our Sharing	Call 866-327-9199 – our menu will prompt you through your choice(s) Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call Toll-Free 866-327-9199 or go to www.meridianbanker.com

Who we are	
Who is providing this notice?	Meridian Bank and Meridian Land Settlement Services, LLC

What we do	
How does Meridian Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Meridian Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or provide account information • Apply for financing or seek advice about your investments • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes -- information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non--financial companies. • *Our affiliates include companies with a common corporate identity which include investment advisors, title insurance companies, real estate brokers and commercial equipment financing.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Meridian Bank does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partner(s) include other financial service companies.*

Other important information

For Maryland Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties, except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.

For Massachusetts Customers. In response to a Massachusetts law, clients must "opt-in" to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.

For Vermont Customers: In response to a Vermont regulation, if we disclose personal information about you to non-affiliated third parties, we will only disclose your name, address, other contract information, and general information about our experience with you.

HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Tiarra Sade Beason** Date: **06/26/2026**

Loan Number: **6177980**

Property Address: **3725 Overview Road, Baltimore, MD 21215**

Lender: **Meridian Bank, a Pennsylvania Chartered Bank**

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
   - 100% of the insurable value of the improvements, as established by the property insurer, or
   - the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The property insurance policy must provide for claims to be settled on a replacement cost basis. Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable. Policies that limit, depreciate, reduce or otherwise settle losses at anything other than a replacement cost basis are also not acceptable.
3. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
4. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
5. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
6. Policy must provide coverage for a term of at least **One (1) Year(s).** Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
7. If any existing policy is provided which will expire within **Six (6) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #6 above.
8. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
9. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
10. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
11. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
    Meridian Bank, a Pennsylvania Chartered Bank, Its Successors And/Or Assigns
    301 E. Germantown Pike, 2nd Floor, Ste. 201
    East Norriton, PA 19401
12. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
13. The Lender's loan number must appear on the policy and any subsequent endorsements.
14. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.

15. If the security property is a condominium, the master insurance policy must contain a minimum of **$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED: OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit *www.irs.gov* and search IVES.

1a. Current name			**2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)*		
i. First name Tiarra	ii. Middle initial S	iii. Last name/BMF company name Beason	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number *(see instructions)* 218-17-7491			**2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)*		
1c. Previous name shown on the last return filed if different from line 1a			**2c.** Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name

3. Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)*			
a. Street address *(including apt., room, or suite no.)* 2907 Cornwall Road Apartment A1	b. City Dundalk	c. State MD	d. ZIP code 21222-5364
4. Previous address shown on the last return filed if different from line 3 *(see instructions)*			
a. Street address *(including apt., room, or suite no.)*	b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address			
i. IVES participant name Xactus, LLC	ii. IVES participant ID number 0000304771	iii. SOR mailbox ID	
iv. Street address *(including apt., room, or suite no.)* 370 Reed Road Suite 100	v. City Broomall	vi. State PA	vii. ZIP code 19008
5b. Customer file number *(if applicable) (see instructions)*	**5c.** Unique identifier *(if applicable) (see instructions)*		
5d. Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))*			
i. Client name Meridian Bank			ii. Telephone number 610-278-4900
iii. Street address *(including apt., room, or suite no.)* 301 E. Germantown Pike, 2nd Floor, Ste. 201	iv. City East Norriton	v. State PA	vi. ZIP code 19401

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

1040

a. Return Transcript ☐ **b.** Account Transcript ☐ c. Record of Account ☒

7. Wage and Income transcript *(W-2, 1098-E, 1099-G, etc.)* ☐

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a ☐ Line 2a ☐

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*

12 / 31 / 2025 12 / 31 / 2024 / / / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note**: This form must be received by IRS within 120 days of the signature date.

☒ **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here

Signature for Line 1a *(see instructions)* Tiarra Sade Beason	Date 2/26/26
Phone number of taxpayer on line 1a or 2a	443-248-8526
☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed
Print/Type name Tiarra Sade Beason	
Title *(if line 1a above is a corporation, partnership, estate, or trust)*	
Spouse's signature *(required if listed on Line 2a)*	Date
☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed
Print/Type name	

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to *www.irs.gov* and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a *(if spouse is also requested)*. For IMF Requests: Enter the First, Middle Intial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b *(if spouse is also requested)*. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c *(if spouse is also requested)*. Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.

CAUTION *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . . . . 10 min.
Preparing the form . . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **Tiarra Sade Beason**

Date: **June 26, 2026**

Loan Number: **6177980**

Property Address: **3725 Overview Road**
Baltimore, MD 21215

Lender: **Meridian Bank**

I/We, **Tiarra Sade Beason**

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

COMPLIANCE AGREEMENT

Borrower(s): **Tiarra Sade Beason**

Date: **June 26, 2026**

Loan Number: **6177980**

Property Address: **3725 Overview Road**
Baltimore, MD 21215

Lender: **Meridian Bank**

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) do hereby so agree and covenant as aforesaid in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan.

Dated effective this 26th day of June, 2026.

Tiarra Sade Beason 6/26/26
TIARRA SADE BEASON **DATE**

State of MD
County of Howard

This record was acknowledged before me on the 26TH day of JUNE, 2026, by TIARRA SADE BEASON.

Stamp

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

Signature of notarial officer

Notary
Title of office

My commission expires: 11/

MeridianBank
MORTGAGE

Obtaining New Credit or Change in Employment Attestation

Date: 06/24/2026

Borrowers: Tiarra Beason

Please be advised that between the time you apply for a mortgage until you sign your closing documents you should not apply for any additional credit such as: cards, store cards, charge cards, car loans, etc., or make any large purchases on your existing credit cards or lines of credit that may impact your debt to income ratios.

Meridian analyzes your credit through the loan approval process with the credit agencies until after you sign your closing documents. It is the borrower's responsibility to disclose to Meridian Bank any new credit or liability acquired from application date up until after you sign your closing documents. Newly acquired liabilities could affect the availability of your loan.

Any additional credit on your credit report would cause your loan to be reevaluated. New Undisclosed debt could affect the availability of the loan. The terms of the loan could change, up to and including it being denied. If you have applied for any additional credit, please advise your loan officer as soon as possible.

Your employment and income will be verified a few days prior to closing. If your employment changes including income from the date of your application, please notify your Loan Officer as soon as possible. This could also affect your loan terms.

Borrower

Co-Borrower

FLOOD HAZARD DETERMINATION

Date: **June 26, 2026**

Borrower(s) Name(s): **Tiarra Sade Beason**

Property Address: **3725 Overview Road, Baltimore, MD 21215**

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

LOAN #: 6177980

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Meridian Bank**

("Lender").

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my/our mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **Dept of HUD**

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

N/A Department of Veterans Affairs (VA)
X Department of Housing and Urban Development
N/A Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

Meridian Bank

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Federal Deposit Insurance Corporation
Consumer Response Center
1100 Walnut Street, Box 11
Kansas City, MO 64106
844-275-3342

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

Tiarra Sade Beason 6/26/26

TIARRA SADE BEASON **DATE**

Settlement Instructions
First-Time Homebuyers Incentive Program

June 1, 2026

Dear Settlement Attorney:

Please be advised that Tiarra Beason is participating in the First-Time Homebuyers Incentive Program in connection with the purchase of the property located at 3725 Overview Road , Baltimore, MD 21215. This program provides funds towards closing costs and down payment in the form of a five-year forgivable loan. Enclosed is a check made payable to the buyer and your company, along with a deed of trust and promissory note. The use of these funds is conditioned upon the following:

(1) The funds may only be applied towards the buyer's purchase of 3725 Overview Road .
(2) The program name "First-Time Homebuyers Incentive Program" and amount of the incentive must appear on the Closing Disclosure.
(3) The buyer is not to receive any cash from settlement. All remaining funds must be applied to the principal amount of the first mortgage.

At settlement the deed of trust and promissory note should be executed by the buyer. The buyer and the title company should also endorse the enclosed check. **As soon as possible after settlement, but no more than one (1) week after settlement, please email the documents listed below to tiara.blackwell@baltimorecity.gov.** In the subject line, enter "Settlement Documents for Case 149511, 3725 Overview Road ."

(1) Closing Disclosure, signed by the buyer and seller
(2) Executed deed of trust
(3) Executed promissory note
(4) CDBG Family/Household Income Verifiable Certification form
(5) Race and Ethnicity Self-Identification Data Collection Form

Please note that the deed of trust and promissory must be recorded together for each loan.

If the buyer does not settle on this property, the check must be returned within ten (10) days to the address listed below via overnight delivery, requiring a signature as proof of delivery:

Office of Homeownership
Attn: Mia Conyer
417 E. Fayette Street, Suite 345
Baltimore, MD 21202

Thank you for your assistance in completing this buyer's settlement.

Sincerely,

Mia Conyer
Office of Homeownership

Closing Disclosure

Closing Information

Date Issued	6/25/2026
Closing Date	6/26/2026
Disbursement Date	6/26/2026
Settlement Agent	Assurance Title, LLC
File #	AS-110572MD
Property	3725 Overview Road Baltimore, MD 21215 (15-31-3165-064)
Sale Price	$159,999

Transaction Information

Borrower	Tiarra Sade Beason
Seller	Gloria Senaida Zuniga Pina 1805 Portship Road Baltimore, MD 21222

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	**$160,007.75**
01 Sale Price of Property	$159,999.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes 6/26/2026 to 6/30/2026 @ $798.58/Year	$8.75
10 County Taxes 6/26/2026 to 1/1/2027	
11 Assessments 6/26/2026 to 1/1/2027	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	**$16,442.11**
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	$13,544.67
03 Existing Loan(s) Assumed or Taken Subject to	
04 Seller Credit to Buyer	$2,897.44
05 Payoff of Second Mortgage Loan	
06	
07	
08	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes 1/1/2026 to 6/26/2026	
15 County Taxes 1/1/2026 to 6/26/2026	
16 Assessments 1/1/2026 to 6/26/2026	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	$160,007.75
Total Due from Seller at Closing (N)	-$16,442.11
Cash to Close ☐ From ☑ To Seller	**$143,565.64**

Contact Information

Real Estate Broker(B)	
Name	Realty One Group Universal
Address	1421 Clarkview #208 Baltimore, MD 21209
MD License ID	
Contact	Shaelyn Williams
Contact MD License ID	
Email	Shaelyn@thebosemanhometeam.com
Phone	(443) 991-5942
Real Estate Broker(S)	
Name	Keller Williams Gateway
Address	8015 Corporate Drive Suite C Baltimore, MD 21236
MD License ID	
Contact	Glenda Xiomara Ochoa Gamez
Contact MD License ID	
Email	xiomara@ochoashomes.com
Phone	(443) 318-8800
Settlement Agent	
Name	Assurance Title, LLC
Address	8825 Stanford Blvd, Suite 305 Columbia, MD 21045
MD License ID	3000422296
Contact	Kelly Mooney
Contact MD License ID	3000028687
Email	kmooney@closeassured.com
Phone	(443) 583-2700

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Closing Cost Details

Loan Costs	Seller-Paid At Closing	Seller-Paid Before Closing
A. Origination Charges		
01 1.400% of Loan Amount (Points)	$2,102.56	
B. Services Borrower Did Not Shop For		
01		
C. Services Borrower Did Shop For		
01 Title - Disbursement Fee to Assurance Title, LLC	$175.00	
02 Title - Judgment Search to Assurance Title, LLC	$175.00	
03 Title - Lender's Title Insurance to Assurance Title, LLC		
04 Title - Settlement or closing fee to Assurance Title, LLC	$150.00	

Other Costs	Seller-Paid At Closing	Seller-Paid Before Closing
E. Taxes and Other Government Fees		
01 County Deed Tax/Stamps to Simplifile	$1,199.99	
02 Deed Recordation Tax to Simplifile $1,380.00	$800.00	
03 State Transfer Tax to Simplifile $400.00	$400.00	
F. Prepaids		
01		
G. Initial Escrow Payment at Closing		
01		
H. Other		
01 Open Water to Baltimore City, Director of Finance	$342.16	
02 Real Estate Commission to Keller Williams Gateway	$3,999.98	
03 Real Estate Commission to Realty One Group Universal	$3,999.98	
04 Water Escrow to Assurance Title, LLC	$200.00	
J. TOTAL CLOSING COSTS	$13,544.67	$0.00

Supplemental Page

By signing, you are only confirming that you have received this form.

Signed by:
Gloria Senaida Zuniga Pina
4A528E86ED8D48D...

GLORIA SENAIDA ZUNIGA PINA   Date

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	6/24/2026
Closing Date	6/26/2026
Disbursement Date	6/26/2026
Settlement Agent	Assurance Title LLC
File #	AS-110572MD
Property	3725 Overview Road Baltimore, MD 21215
Sale Price	$159,999

Transaction Information

Borrower	Tiarra Sade Beason 2907 Cornwall Road Apartment A1 Dundalk, MD 21222-5364
Seller	Gloria Senaida Zuniga Pina 1805 Portship Rd Baltimore, MD 21222
Lender	Meridian Bank

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ ________
Loan ID #	6177980
MIC #	244-3727432-703

Loan Terms

		Can this amount increase after closing?
Loan Amount	$150,183	NO
Interest Rate	5.75 %	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$876.43	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$876.43
Mortgage Insurance	+	61.14
Estimated Escrow *Amount can increase over time*	+	399.17
Estimated Total Monthly Payment		$1,336.74

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$399.17 Monthly	☒ Property Taxes	YES
		☒ Homeowner's Insurance	YES
		☐ Other:	
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$16,335.82	Includes $7,459.38 in Loan Costs + $8,923.94 in Other Costs - $47.50 in Lender Credits. *See page 2 for details.*
Cash to Close	$532.13	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs

	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	**$2,020.00**				
01 1.4 % of Loan Amount (Points)			$2,102.56		
02 FHA Commitment Fee	$395.00				
03 Processing Fees	$645.00				
04 Rate Lock Extension Fee	$270.00				
05 Underwriting Fees	$650.00				
06 Wire Transfer Fee	$60.00				
07					
08					
B. Services Borrower Did Not Shop For	**$3,651.55**				
01 Appraisal Fee to Peak Realty and Appraisal	$550.00				
02 Counseling Fee to Clearpoint	$275.00				
03 Credit Report to Xactus	$108.25				
04 Flood Certification to ICE Flood	$6.00				
05 MERS(R) Registration Fee to MERS Inc.	$24.95				
06 Mortgage Insurance Premium to Dept of HUD	$2,583.00				
07 Verification Fee to Equifax/TruV	$104.35				
C. Services Borrower Did Shop For	**$1,787.83**				
01 Title - Abstract Or Title Search Fee to Assurance Title LLC	$150.00				
02 Title - Administration Fee to Assurance Title LLC			$500.00		
03 Title - Closing Protection Letter to Fidelity National Title Insurance Co	$55.00				
04 Title - Courier Fee to Assurance Title LLC	$50.00				
05 Title - Disbursement Fee to Assurance Title LLC			$175.00		
06 Title - Judgement Report to Assurance Title LLC			$175.00		
07 Title - Lender's Title Insurance to Fidelity National Title Insurance Co	$531.52				
08 Title - Municipal Lien Certificate to Assurance Title LLC	$56.31				
09 Title - Settlement Fee to Assurance Title LLC			$150.00		
10 Title - Title Examination to Assurance Title LLC	$895.00				
11 Title - Title Insurance Binder to Assurance Title LLC	$50.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	**$7,459.38**				
Loan Costs Subtotals (A + B + C)	$7,459.38				

Other Costs

	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees	**$1,690.00**				
01 Recording Fees Deed: $60.00 Mortgage: $180.00	$240.00				
02 City/County Tax/Stamps to Baltimore City Director of Finance	$870.00		$1,199.99		
03 State Tax/Stamps to Baltimore City Director of Finance			$400.00		
04 Transfer Taxes to Baltimore City Director of Finance	$580.00		$800.00		
F. Prepaids	**$3,208.41**				
01 Homeowner's Insurance Premium (12 mo.) to Universal Property & Casualty	$1,390.11				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($23.66 per day from 6/26/26 to 7/1/26)	$118.30				
04 Property Taxes (6 mo.) to Baltimore City 7/1/26 semi due	$1,700.00				
05					
G. Initial Escrow Payment at Closing	**$798.34**				
01 Homeowner's Insurance $115.84 per month for 3 mo.	$347.52				
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04 City Property Tax $283.33 per month for 3 mo.	$849.99				
05					
06					
07					
08 Aggregate Adjustment	-$399.17				
H. Other	**$3,227.19**				
01 Real Estate Commission to Keller Williams			$3,999.98		
02 Real Estate Commission to Realty One	$1,599.99		$3,999.98		
03 Realtor Admin Fee (optional) to Realty One Group	$795.00				
04 Title - Owner's Title Insurance (optional) to Fidelity National Title Insurance	$782.20				
05 water to Director of Finance	$50.00		$200.00		
06 water to Director of Finance			$342.16		
I. TOTAL OTHER COSTS (Borrower-Paid)	**$8,923.94**				
Other Costs Subtotals (E + F + G + H)	$8,923.94				

	Borrower-Paid		Seller-Paid		Paid by Others
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$16,335.82**				
Closing Costs Subtotals (D + I)	$16,383.32		$14,044.67		
Lender Credits (Includes $47.50 credit for increase in Closing Costs above legal limit)	-$47.50				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	
Total Closing Costs (J)	$18,495.00	$16,335.82	YES	· See Total Loan Costs (D) and Total Other Costs (I). · Increase exceeds legal limits by $47.50. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	$0	$0	NO	
Closing Costs Financed (Paid from your Loan Amount)	-$2,589.00	$0	YES	· You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	-$10,231.00	$9,816.00	YES	· You increased this payment. See details in Section L.
Deposit	-$500.00	-$500.00	NO	
Funds for Borrower	$0	$0	NO	
Seller Credits	-$5,000.00	-$2,897.44	YES	· See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	$0	-$22,222.25	YES	· See details in Section K and Section L.
Cash to Close	**$175.00**	**$532.13**		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	**$176,343.57**
01 Sale Price of Property	$159,999.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	$16,335.82
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes 06/26/26 to 06/30/26	$8.75
09 County Taxes to	
10 Assessments to	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	**$175,811.44**
01 Deposit	$500.00
02 Loan Amount	$150,183.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	$2,897.44
Other Credits	
06 FTHIP Down Payment	$2,800.00
07	
Adjustments	
08 FTHIP Gap	$1,931.00
09 FHLBank Atlanta FHP	$17,500.00
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	$176,343.57
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$175,811.44
Cash to Close ☒ From ☐ To Borrower	**$532.13**

SELLER'S TRANSACTION

M. Due to Seller at Closing	**$160,007.75**
01 Sale Price of Property	$159,999.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes 06/26/26 to 06/30/26	$8.75
10 County Taxes to	
11 Assessments to	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	**$16,942.11**
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	$14,044.67
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	$2,897.44
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	$160,007.75
Total Due from Seller at Closing (N)	-$16,942.11
Cash ☐ From ☒ To Seller	**$143,065.64**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☒ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *4% of the principal and interest overdue.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
3725 Overview Road, Baltimore, MD 21215

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$5,063.41	Estimated total amount over year 1 for your escrowed property costs: *See attached page for additional information*
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$798.34	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$460.31	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Additional Information About This Loan

Loan Disclosures

Escrow Account

Escrow

Escrowed Property Costs over Year 1	$5,063.41	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance, Mortgage Insurance, City Property Tax*

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$337,218.73
Finance Charge. The dollar amount the loan will cost you.	$184,694.65
Amount Financed. The loan amount available after paying your upfront finance charge.	$144,946.40
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.585 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	110.164 %

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Meridian Bank		Realty One Group Universal	Keller Williams Gateway LLC	Assurance Title LLC
Address	8894 Stanford Boulevard, Unit 203 Columbia, MD 21045		1421 Clarkview Road, Suite 208 Baltimore, MD 21209	8015 Corporate Dr., Ste C, Nottingham, MD 21236	8825 Stanford Blvd Ste 305 Columbia, MD 21045
NMLS ID	462854				
MD License ID	462854		533995	6575	3000422296
Contact	Kevin James Swecker		Shaelyn Williams	Glenda Xiomara Ochoa Gamez	Kelly Mooney
Contact NMLS ID	1010252				
Contact MD License ID			5021041	680857	3000028687
Email	kswecker@meridianbanker.com		shaelyn@thebosemanhometeam.com	xiomara@ochoashomes.com	kmooney@closeassured.com
Phone	443-782-7141		443-991-5942	443-318-8800	443-583-2700

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Tiarra Sade Beason 6/26/26

Tiarra Sade Beason Date

June 1, 2026

Tiarra Beason / Assurance Title

RE: 3725 OVERVIEW ROAD, Baltimore, MD 21215

Dear Tiarra Beason,

We are pleased to inform you that your application for the **First-Time Homeowners Incentive Program** has been approved in the amount of **$4,731.00** as a promissory note. This amount consists of the base amount of $2,800.00 to be used for the **Down Payment**, $1,931.00 for **GAP Funding** to be applied to the principal/interest/taxes and insurance (PITI), and an additional $0.00 to be used as an **Interest Rate Buydown.** The funds will be provided in check form written in your name and presented to the title company for delivery to settlement within ten (10) to fifteen (15) business days from the date of this letter.

No program funds will be disbursed after settlement. Any settlements that occur prior to the receipt of our check to the title company will not be honored. All arrangements for settlement of your first mortgage loan shall be coordinated between your lender and title company. This commitment of City funds shall expire within sixty (60) days from the date of this commitment.

IMPORTANT: If chipping, peeling, flaking paint is detected when the Housing Quality Standards (HQS) inspection is conducted, a lead paint dust sample is required to ensure that there is no lead paint. If lead paint is detected, then lead abatement/encapsulation must be done and re-inspected by a certified Lead Paint Abatement inspector. A copy of the lead/abatement certificate must be provided to the Office of Homeownership prior to closing.

Loan approval is contingent upon receipt of an acceptable title examination, and mortgagee's title insurance policy.

Congratulations on your decision to purchase a home in Baltimore City.

Sincerely,

Brenda D. Winston

Brenda D. Winston, Director
Office of Homeownership, DHCD

DEED OF TRUST
First-Time Homebuyers Incentive Program

THIS DEED OF TRUST is made this 26 day of June, 2026 (the "Dated Date") among (borrower/s) **Tiarra Sade Beason** ("Borrower/s" collectively, the "Grantor"), in favor of **Tim Keane** ("Trustee"), and the Beneficiary, Mayor and City Council of Baltimore acting by and through the Department of Housing and Community Development, whose address is 417 E. Fayette Street, Baltimore, MD 21202 ("Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee in trust, with power of sale, the following described property located in the City of BALTIMORE State of MARYLAND:

which has the address, **3725 OVERVIEW ROAD, Baltimore, Maryland 21215** ("Property Address"):

TOGETHER with all the improvements now or hereafter erected on the property or properties and all buildings and improvements thereon (collectively, the "Premises") described on Exhibit A, together with (a) the rights, alleys, ways, waters, fixtures, appurtenances, and advantages belonging or in any way pertaining to the Premises, (b) all rents, income, and other benefits from the Premises, and (c) all payments and proceeds of insurance policies and condemnation awards covering or from the Premises, or any part thereof, (d) all of the Grantor's interest in all building materials, machinery, equipment, furniture, fixtures, and tangible personal property of every kind and nature whatsoever (other than consumable goods, inventory, and trade fixtures or other personal property owned by tenants occupying all or any portion of the Premises), now owned or hereafter acquired and now or hereafter located on, contained in or upon, or attached to, or used or usable in connection with, any present or future use or operations of the Premises, or any portion thereof, together with all replacements thereof, substitutions therefore, and additions thereto and all proceeds thereof, (e) any franchise or license agreements and management agreements entered into with respect to the Premises or the business conducted thereon (all such agreements shall be subordinate to this Deed of Trust and Lender shall have no responsibility for the performance of the Grantor's obligations there under), and (f) all plans and specifications, contracts and subcontracts for the construction or repair of the Premises, sewer and water taps, allocations and agreements for utilities, bonds, permits, licenses, guarantees, warranties, causes of action, judgments, claims, security deposits, utility deposits, refunds of fees and deposits paid to any governmental authority, and letters of credit., all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter to as the "Property";

TO SECURE to lender the repayment of the indebtedness evidenced by Borrower's note dated ________________ and extensions and renewals thereof (herein "Note"), in the principal sum of **Four Thousand Seven Hundred and Thirty-One Dollars ($4,731.00)**, with the balance of the Indebtedness, if not sooner paid, due and payable on the date which is five years after the Dated Date in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants the Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. **Payment.** Borrower shall promptly pay when due the principal indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreements with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any. Borrower shall keep the Premises free from all liens, security interests, and other encumbrances of every kind and nature other than those permitted by the Lender in writing.

3. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included with the term "extended coverage", and such other hazards as Lender may require and, in such amounts, and for such periods as Lender may require.

   The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender: provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

   In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

   If the property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits. Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust. To the extent that the Borrower continues to live in the Property or intends to live in the Property after reconstruction, the insurance proceeds shall be made available to benefit the Property.

4. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development. Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

5. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such

appearances, disburse such sums, including reasonable attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower also agrees to take such further action as the Trustee or the Lender may at any time reasonably request for the better assuring and confirming to the Trustees or to Lender the Premises, this Deed of Trust, and/or the conveyance and lien created hereby.

Any amounts disbursed by Lender pursuant to this paragraph, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

6. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

7. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

8. **Borrower Not Released; Forbearance By Lender Not A Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability (if the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

9. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

10. **Notice.** Except for any notice required under applicable law to be given in another manner., (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such

notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as lender may designate by notice to Borrower as Provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

11. **Governing law; Severability.** The state and local laws applicable to this Deed of Trust shall be the laws of Baltimore, Maryland. The foregoing sentence shall not limit the applicability of federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

12. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the note and of this Deed of Trust at the time of execution or after recordation hereof.

13. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Deed of Trust.

    If lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Deed of Trust. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Deed of Trust without further notice or demand on Borrower.

14. **Acceleration; Remedies.** Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in the Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 12 hereof specifying; (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date the notice is mailed to Borrower, by result in acceleration of the sums secured by this Deed of Trust and sale of the property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure preceding the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand an may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to reasonable attorneys' fees.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail a written notice of sale to Borrower in the manner prescribed by applicable law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by applicable law. Trustee, without demand on borrower, shall sell the Property at public auction to the highest bidder at the time and place under the terms designed in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender, or Lender's designee, may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all costs and expenses of the sale, including, but not limited to, Trustee's fees of two percent (2%) of the gross sale price, reasonable attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

Borrower, in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this section shall be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

15. BORROWER'S RIGHT TO REINSTATE. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach. Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (I) the fifth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

16. RELEASE. Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall release this Deed of Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

17. SUBSTITUTE TRUSTEE. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee

shall succeed to all the title, power and duties conferred upon the Trustee herein AND by applicable law.

18. **SUBORDINATION.** Borrower and Lender acknowledge and agree that this Security Instrument is subject and subordinate in all respects to the lien terms, covenants and conditions of any senior mortgage. The terms and provisions of any prior mortgage are paramount and controlling, and they supersede any other terms and provisions hereof in conflict therewith.

19. **BORROWER TO PAY ALL COSTS.** Borrower shall pay as and when due and payable all costs, expenses, recordation taxes, transfer taxes, and other taxes for which the Premises, the Trustee, the Lender, or the Grantor may at any time be liable in connection with or as a result of the maturity, collection, enforcement, recording, or foreclosure of this Deed of Trust.

20. **TERMINATION OF CERTAIN COVENANTS.** Any and all restrictions on transferability, such as occupancy requirements or resale restrictions, contained in this Deed of Trust or the Note shall automatically and permanently terminate and be of no further legal operation and effect upon any foreclosure, deed-in-lieu of foreclosure, or assignment of the insured mortgage to the United States Department of Housing and Urban Development ("HUD").

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Diana Sade Beason (SEAL)

_______________________________(SEAL)

STATE MARYLAND (County: Howard)

I Hereby Certify, that on this 26th day of June, 2026. Notary Public of the State of Maryland and for the Howard County personally appeared, Diana Sade Beason, known to me or satisfactorily proven to be the person(s) whose name(s) is subscribed to within the instrument and acknowledged that he executed the same for the purposes therein contained. The agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust is true and bona fide as therein set forth and that the amount of the loan secured by the foregoing Deed of Trust was disbursed by the party or parties secured to the Borrower or to the person responsible for disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery by the Borrower of this Deed of Trust; and made oath that he is the agent of the party or parties secured and duly authorized to make this affidavit.

As WITNESS my hand and notarial seal.

My Commission Expires: [illegible]

Notary Public

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

RPI 3110784

This is to certify that this Deed of Trust was prepared by [illegible] Keane, Acting Housing Commissioner, of the Lender.

Acting Housing Commissioner, Department of Housing and Community Development
Mayor and City Council of Baltimore

Exhibit A

Property Description

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road and running thence from said place of beginning and binding on the East side of Overview Road North 24 degrees, 40 minutes, 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road North 65 degrees, 19 minutes, 22 seconds East 14.07 feet to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees, 29 minutes, 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning; the improvements thereon being known as No. 3725 Overview Road.

Exhibit A

Beginning for the same on the East side of Overview Road situate 311.40 feet from the intersection formed by the East side of Overview Road and the North side of Violet Avenue and the said place of beginning being in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road, and running thence from said place of beginning and binding on the East side of Overview Road, North 24 degrees 40 minutes 38 seconds West 14 feet to a point in line with the partition wall between the properties known as Nos. 3725 and 3727 Overview Road; thence leaving Overview Road and running to and through the partition wall between the properties known as Nos. 3725 and 3727 Overview Road, North 65 degrees 19 minutes 22 seconds East 144.07 feet (erroneously referred to in prior deed as 14,07 feet) to the West side of a 15 foot alley there situate; thence binding along the West side of said alley and running South 30 degrees 29 minutes 40 seconds East 14.07 feet to a point in line with the partition wall between the properties known as Nos. 3723 and 3725 Overview Road; thence leaving said alley and running to and through said partition wall South 65 degrees, 19 minutes, 22 seconds West 145.90 feet to the place of beginning.

SUBJECT TO covenants, easements, and restrictions of record.

For informational purposes only:
The improvements thereon being commonly known as 3725 Overview Road, Baltimore, MD

Tax ID #15-31-3165-064

PROMISSORY NOTE
First-Time Homebuyers Incentive Program

FOR VALUE RECEIVED, **Tiarra Sade Beason** ("Maker(s)") individually or jointly and severally promise(s) to pay to the order of Mayor and City Council of Baltimore, a municipal corporation of the State of Maryland, acting by and through the Department of Housing and Community Development, 417 East Fayette Street, Baltimore, Maryland 21202 ("DHCD") (DHCD and any subsequent holder of this Note are collectively the "Holder"), or at such other place as the Holder may from time to time designate, the principal sum as set forth above together with interest as hereinafter set forth or a sum to be calculated in accordance with the formula set forth in Paragraph 3 below, in lawful money of the United States, and which shall be legal in payment of all debts and dues, public and private, at the time of payment.

1) **<u>THE LOAN</u>**. Maker hereby acknowledges receipt of the proceeds of a loan (the "Loan") of **Four Thousand Seven Hundred and Thirty-One Dollars ($4,731.00)** from DHCD, the proceeds of which shall be applied in their entirety to the down payment and settlement costs of **3725 OVERVIEW ROAD, Baltimore, Maryland 21215** (the "Property"). The Loan is made by DHCD under the First-Time Homebuyers Incentive Program.

2) **<u>INTEREST</u>**. Interest shall not be charged on the outstanding principal balance of the Loan during the term of this Note; provided, that if the Maker shall default, then interest shall accrue at the rate which equals the prime rate of interest from time to time declared by *The Wall Street Journal* plus four percentage points (P + 4) from the Date of Default (defined as the date on which the Holder notifies the Maker of the event of default) until the date of payment, inclusive.

3) **<u>REPAYMENT</u>**. Repayment of the Loan shall be forgiven if Maker owns and occupies the Property as its principal residence for a period of not less than five (5) years from the date hereof (the "Period of Forgiveness").

   If the Maker sells or refinances the Unit during the Period of Forgiveness, the Maker agrees to repay the Holder. Should Maker fail to pay when demand is made, due to default, then upon resale the balance of principal which has not been forgiven.

   3.1) If sold or refinanced or discontinued occupancy by Maker within one year of the date of this Note, to repay the Lender 100% of the Loan.

   3.2) If sold or refinanced or discontinued occupancy by Maker during the second year after the date of this note, to repay the Lender 80% of the Loan.

   3.3) If sold or refinanced or discontinued occupancy by Maker during the third year after the date of this Note, to repay the Lender 60% of the Loan.

   3.4) If sold or refinanced or discontinued occupancy by Maker during the fourth year after the date of this Note, to repay the Lender 40% of the Loan.

   3.5) If sold or refinanced or discontinued occupancy by Maker during the fifth year after the date of this Note, to repay the Lender 20% of the Loan.

3.6) If sold or refinanced or discontinued occupancy by Maker during the sixth year after the date of this Note, to repay the Lender 0% of the Loan.

If the Maker refinances the first mortgage on the Unit and a refinancing is unrelated to a sale, equity withdrawal, or transfer of its interest in the Property, the Maker will not be required to repay the Loan to DHCD. If the refinancing of the first mortgage on the Property involves an equity withdrawal, Maker will be required to repay the loan to the extent of the equity withdrawn. Maker may request the Department approve the equity withdrawal without full repayment. Such approval may be granted if DHCD determines undue hardship would result.

1) It is expressly agreed that if default be made in the performance of any condition of this Note, including without limitation the requirement that the Maker repay all or a portion of the loan, or in any covenant or condition of any senior loan then the unpaid balance of the Loan, together with any accrued interest as determined above, shall at the option of the Holder become due and be payable, anything hereinafter contained to the contrary notwithstanding. At the Holder's option, an event of default under any lien affecting the Property shall constitute an event of default hereunder.

2) The Loan may be prepaid in whole or in part at any time during the term of this Note in accordance with the aforesaid formula for repayment.

3) The Maker for itself, its heirs, successors and assigns, in the event of default hereunder, hereby waives all exemption laws of the State of Maryland or any other state or territory of the United States insofar as the laws may permit.

4) The Maker hereof (jointly and severally, if applicable) waives presentment, protest and demand, notice of protest, notice of demand and of dishonor and non-payment of this Note, and expressly agree that the note or any payment there under may be extended from time to time without in any way affecting the liability of the Maker and any guarantor(s) or endorser(s).

5) This Note is secured by the Mortgage covering real estate located in Baltimore City, Maryland, to which Mortgage reference is made for a description of the Property, definition of terms, and the nature and extent of the security.

6) This Deed shall be given effect and construed by application of the laws of the State of Maryland without reference to principles of conflicts of laws. Any action or proceeding arising hereunder shall be brought in the courts of Maryland.

IN WITNESS WHEREOF, this Note has been duly executed by the undersigned on the date and year above written.

WITNESS/ATTEST:

____

____

MAKER(S)

Liana Sade Brown ______________________ (SEAL)

______________________ (SEAL)

CERTIFICATION OF PREPARATION

This is to certify that the within instrument was prepared by the
Mayor and City Council of Baltimore
acting by and through the
Department of Housing and Community Development,
one of the parties

MAYOR AND CITY COUNCIL OF BALTIMORE
Acting by and through the
DEPARMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Signature: ______________________
Brenda Winston – Director

Tiarra Sada Beason / Assurance Title 06/01/2026 Check: 1862624

Payment Date		Memo	Payment Amount
		TOTAL	4,731.00

THIS DOCUMENT IS PRINTED WITH SECURITY FEATURES ON A BLUE BACKGROUND

Mayor and City Council of Baltimore
100 HOLLIDAY STREET
Baltimore, MD 21202

M&T Bank
Manufacturers and Traders Trust Company
Commercial Banking

1862624
77– 11/ 550

Date 06/01/2026

PAY TO THE ORDER OF Tiarra Sada Beason / Assurance Title

Four Thousand Seven Hundred Thirty One and 00/100*****

$***4,731.00
USD
Void After 180 Days

Tiarra Sada Beason / Assurance Title
417 E Fayette St
Suite 345
Baltimore, MD 21202

Brandon M. Scott
AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

VOID VOID

BALTIMORE CITY
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
FAMILY/HOUSEHOLD INCOME VERIFIABLE CERTIFICATION

nformation on your annual family or household income is required to determine your eligibility to benefit from some Community Development Block Grant (CDBG) Program assisted activities. Each applicant is required to provide information regarding the number of persons in their family or household including the respective total annual gross income. Information provided is subject to verification by representatives of the City of Baltimore and the U.S. Department of Housing and Urban Development (HUD).

NOTE: "Income" is the total annual income of all family or household members as of the date of application. Income of all persons in the family or household must be included in calculating family or household income whether or not all family or household members receive assistance. Estimate the annual income by projecting the prevailing rate of income of each person at the time assistance is provided to the family or household. Report all income sources that you would include on a federal income tax return.

INSTRUCTIONS:

) **Circle the number of persons** in your family or household (adults and children, including you).
) **Within the selected column** circle the income limit that is closest to your family or household gross income but is NOT LESS THAN your family or household's gross income. Note that household income includes the monies earned and/or benefits received by all household members.
) **Sign and date** the bottom to certify your family or household size and income.

FEDERAL FISCAL YEAR 2025 - CDBG INCOME LIMITS – EFFECTIVE JULY 1, 2025
Annual gross income (total of all family/household members) = $

FFY 2025 Income Limit Area	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
BALTIMORE CITY, MD (Baltimore-Columbia-Towson, MD MSA)	Extremely Low Income (30% of Median)	$27,400	$31 300	$35,200	$39,100	$42,250	$45,400	$48,650	$54,150
	Low Income (50% of Median)	$45,650	$52 150	$58 650	$65,150	$70,400	$75,600	$80,800	$86,000
MEDIAN FAMILY INCOME $130,300	Moderate Income (80% of Median)	$72,950	$83,400	$93,800	$104,200	$112,550	$120,900	$129,250	$137,550
	Over 80% of Median Income	Over $72,950	Over $83,400	Over $93,800	Over $104,200	Over $112,550	Over $120,900	Over $129,250	Over $137,550

Source: U.S. Department of Housing and Urban Development. Data located at: https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn

APPLICANT STATEMENT By signing this form, I certify that the information given on this form is true and accurate to the best of my knowledge. I am aware that there are penalties for willfully and knowingly giving false information as an applicant for federally funded assistance or services, which may include immediate repayment of funds received and /or prosecution under applicable law. I understand that the information on this form is subject to verification by representatives of Baltimore City, HUD or other Federal agencies under the Federal False Claims Act, 31 U.S.C. §3729 et. seq. Upon request, I agree to provide supporting documentation of my family or household gross income including sources.

Applicant Name (Please Print): Tiarra Sade Beason

Current Address 3725 Overview Rd Baltimore MD **Zip Code:** 21215

Applicant Signature Tiarra Sade Beason **Date** 6/26/26

---STAFF USE ONLY---

The above information has been reviewed to determine applicant's eligibility for assistance.

Staff Name (Print): ____________ **Staff Name (Signature):** ____________ **Date** ________

Title (Print): ____________

RACE AND ETHNICITY SELF-IDENTIFICATION
DATA COLLECTION FORM

lease answer the following questions. This information will be used to help determine the range of persons to whom the enefits of this program are made available.

linimum Race/Ethnicity Reporting Category

Vhat is your race and/or ethnicity? *Select all that apply*:

_____ White
_____ Black/African American
_____ Asian
__X__ Black/African American *and* White
_____ American Indian/Alaskan Native *and* Black/African American
_____ Other Multi-Racial Category
_____ American Indian/Alaskan Native *and* White
_____ Asian *and* White
_____ American Indian/Alaskan Native
_____ Native Hawaiian/Other Pacific Islander

amily/Household Characteristics (write number that reflects your household composition)

pplicant is female head of household __X__ Yes _____ No

otal family/household size #_____
Person with disabilities #_____
Person 62 years of age or older #_____
Full-time student aged 18 or Over #_____
Child(ren) under the age of 18 years #__1__

pplicant Full Name (Please Print): ______________________

pplicant Signature: Liana Sade Beaven **Date** 6/26/26

***STAFF USE ONLY ***

aff Name (Print): ______________________ **Staff Name (Signature):** ______________________

tle (Print): ______________________ **Date:** ______________________

V. 6/13/2025

IDENTITY FRAUD PREVENTION AFFIDAVIT

My full legal name is **Tiarra Sade Beason**
(or corporate, partnership, etc.) (First) (Middle) (Last) (Jr., Sr., III)

My date of birth is 11/17/87
(or date of incorporation, if applicable) (Month / Day / Year)

My social security number is **218-17-7491**
(or date of incorporation, if applicable)

My driver's license or identification card state and number are ID Card MD

State my driver's license is issued 1027499884

Issue date 3/8/24 Expiration date 3/8/32

I swear under oath that the information I have provided in this affidavit is true and correct to the best of my knowledge. I consent to the transfer of the information contained in this affidavit for the sole purposes of verifying my identity and preventing fraud, and understanding that this information will not be used or re-transferred to any other party for any other purpose.

WITNESS THE HAND AND SEAL OF THE UNDERSIGNED:

Tiarra Sade Beason
Tiarra Sade Beason

State of: MD

I HEREBY CERTIFY, that on this 26th day of June, 2024, before me, the subscriber, a Notary Public of the State and County aforesaid, personally APPEARED Tiarra Sade Beason , the parties herein, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged the foregoing to be his/her/their act, and in my presence signed and sealed the same.

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

[Notary Seal]

Notary Public
My commission expires

Settlement Agent signs below to acknowledge that he/she/it has verified the identity of the foregoing borrower, according to the lender's closing instructions.

Assurance Title, LLC

By

File No: AS-110572MD

PRIVATE WELL CERTIFICATION

(Pursuant to Md. Real Property Code § 10-713)

File No. AS-110572MD

Property Address: 3725 Overview Road, Baltimore, MD 21215 ("PROPERTY")

Settlement/Title Company: Assurance Title, LLC ("SETTLEMENT COMPANY")

Title Insurance Company (if applicable): Assurance Title, LLC ("TITLE INSURER")

Md. Real Property Code § 10-713 provides that settlement on a contract of sale of real property on which a private or domestic water supply well is located may not occur until the seller and purchaser have each received and reviewed the results of the water quality testing (as defined in Md. Environmental Code § 9-4A-01) or the Purchaser(s) has/have waived the testing requirement in writing. In addition, the Code requires that, at such settlement, the Seller(s) and Purchaser(s) must each certify in writing that they have received and reviewed the results of the water quality testing.

Pursuant to the requirements of the Code, by signing below, the undersigned Seller(s) and Purchaser(s) do hereby state and certify as follows (CHECK APPLICABLE BOX):

✓ **CERTIFICATION OF NON-APPLICABILITY**
A private or domestic water supply well is NOT located on the PROPERTY and the provisions of Md. Real Property Code § 10-713 do not apply to the sale, settlement and conveyance of the PROPERTY.

_____ **WAIVER OF WATER QUALITY TESTING (Purchaser(s))**
The Purchaser(s) has/have waived or do hereby waive the water quality testing requirements of Md. Real Property Code § 10-713 in regard to the sale, settlement and conveyance of the PROPERTY.

_____ **CERTIFICATION OF COMPLIANCE (receipt/review of water quality testing results)**
The Seller(s) and Purchaser(s) do hereby certify that each has received and reviewed the results of the water quality testing performed pursuant to Md. Real Property Code § 10-713 and have agreed to proceed with the sale, settlement and conveyance of the PROPERTY.

In addition to the foregoing, by signing below, the Seller(s) and Purchaser(s) acknowledge that: (1) SETTLEMENT COMPANY AND TITLE INSURER have no responsibility related to obtaining any required water quality testing and/or disclosing the results thereof; and, (2) Any title insurance policy issued by TITLE INSURER in conjunction with this transaction does **not** include coverage for the quality, quantity or potability of any private or domestic water supply well serving the PROPERTY.

DATED: 6/26/26

______________	Diana Sade Brason
SELLER	PURCHASER
______________	______________
SELLER	PURCHASER

FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

At Fidelity National Financial, Inc., we respect and believe it is important to protect the privacy of consumers and our customers. This Privacy Notice explains how we collect, use, and protect any information that we collect from you, when and to whom we disclose such information, and the choices you have about the use of that information. A summary of the Privacy Notice is below, and we encourage you to review the entirety of the Privacy Notice following this summary. You can opt-out of certain disclosures by following our opt-out procedure set forth at the end of this Privacy Notice.

Types of Information Collected. You may provide us with certain personal information about you, like your contact information, addressdemographic information, social security number (SSN), driver's license, passport, other government ID numbers and/or financial information. We may also receive browsing information from your Internet browser, computer and/or mobile device if you visit or use our websites or applications.	**How Information is Collected.** We may collect personal information from you via applications, forms, and correspondence we receive from you and others related to our transactions with you. When you visit our websites from your computer or mobile device, we automatically collect and store certain information available to us through your Internet browser or computer equipment to optimize your website experience.
Use of Collected Information. We request and use your personal information to provide products and services to you, to improve our products and services, and to communicate with you about these products and services. We may also share your contact information with our affiliates for marketing purposes.	**When Information Is Disclosed.** We may disclose your information to our affiliates and/or nonaffiliated parties providing services for you or us, to law enforcement agencies or governmental authorities, as required by law, and to parties whose interest in title must be determined.
Choices With Your Information. Your decision to submit information to us is entirely up to you. You can opt-out of certain disclosure or use of your information or choose to not provide any personal information to us.	**Information From Children.** We do not knowingly collect information from children who are under the age of 13, and our website is not intended to attract children.
Privacy Outside the Website. We are not responsible for the privacy practices of third parties, even if our website links to those parties' websites.	**International Users.** By providing us with you information, you consent to its transfer, processing and storage outside of your country of residence, as well as the fact that we will handle such information consistent with this Privacy Notice.
The California Online Privacy Protection Act. Some FNF companies provide services to mortgage loan servicers and, in some cases, their websites collect information on behalf of mortgage loan servicers. The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through thosewebsites.	
Your Consent To This Privacy Notice. By submitting information to us or by using our website, you are accepting and agreeing to the terms of this Privacy Notice.	**Access and Correction; Contact Us.** If you desire to contact us regarding this notice or your information, please contact us at privacy@fnf.com or as directed at the end of this Privacy Notice.

FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing title insurance, real estate- and loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. We will take reasonable steps to ensure that your Personal Information and Browsing Information will only be used in compliance with this Privacy Notice and applicable laws. This Privacy Notice is only in effect for Personal Information and Browsing Information collected and/or owned by or on behalf of FNF, including Personal Information and Browsing Information collected through any FNF website, online service or application (collectively, the "Website").

Types of Information Collected

We may collect two types of information from you: Personal Information and Browsing Information.

Personal Information. FNF may collect the following categories of Personal Information:
- contact information (*e.g.*, name, address, phone number, email address);
- demographic information (*e.g.*, date of birth, gender, marital status);
- social security number (SSN), driver's license, passport, and other government ID numbers;
- financial account information; and
- other personal information needed from you to provide title insurance, real estate- and loan-related services to you.

Browsing Information. FNF may collect the following categories of Browsing Information:
- Internet Protocol (or IP) address or device ID/UDID, protocol and sequence information;
- browser language and type;
- domain name system requests;
- browsing history, such as time spent at a domain, time and date of your visit and number of clicks;
- http headers, application client and server banners; and
- operating system and fingerprinting data.

How Information is Collected

In the course of our business, we may collect *Personal Information* about you from the following sources:
- applications or other forms we receive from you or your authorized representative;
- the correspondence you and others send to us;
- information we receive through the Website;
- information about your transactions with, or services performed by, us, our affiliates or nonaffiliated third parties; and
- information from consumer or other reporting agencies and public records maintained by governmental entities that we obtain directly from those entities, our affiliates or others.

If you visit or use our Website, we may collect *Browsing Information* from you as follows:
- Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain browsing information about each visitor. The Browsing Information includes generic information and reveals nothing personal about the user.
- Cookies. When you visit our Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. When you visit a website again, the cookie allows the website to recognize your computer. Cookies may store user preferences and other information. You can choose whether or not to accept cookies by changing your Internet browser settings, which may impair or limit some functionality of the Website.

Use of Collected Information

Information collected by FNF is used for three main purposes:
- To provide products and services to you or any affiliate or third party who is obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services.

- To communicate with you and to inform you about our, our affiliates' and third parties' products and services, jointly or independently.

When Information Is Disclosed

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) and Browsing Information to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Please see the section "Choices With Your Personal Information" to learn how to limit the discretionary disclosure of your Personal Information and Browsing Information.

Disclosures of your Personal Information may be made to the following categories of affiliates and nonaffiliated third parties:
- to third parties to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to our affiliate financial service providers for their use to market their products or services to you;
- to nonaffiliated third party service providers who provide or perform services on our behalf and use the disclosed information only in connection with such services;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to market financial products or services to you;
- to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoena or court order;
- to lenders, lien holders, judgment creditors, or other parties claiming an interest in title whose claim or interest must be determined, settled, paid, or released prior to closing; and
- other third parties for whom you have given us written authorization to disclose your Personal Information.

We may disclose Personal Information and/or Browsing Information when required by law or in the good-faith belief that such disclosure is necessary to:
- comply with a legal process or applicable laws;
- enforce this Privacy Notice;
- investigate or respond to claims that any material, document, image, graphic, logo, design, audio, video or any other information provided by you violates the rights of a third party; or
- protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep your Personal Information secure. When we provide Personal Information to our affiliates or third party service providers as discussed in this Privacy Notice, we expect that these parties process such information in compliance with our Privacy Notice or in a manner that is in compliance with applicable privacy laws. The use of your information by a business partner may be subject to that party's own Privacy Notice. Unless permitted by law, we do not disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors. You expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings. We cannot and will not be responsible for any breach of security by a third party or for any actions of any third party that receives any of the information that is disclosed to us.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you. The uses of your Personal Information and/or Browsing Information that, by law, you cannot limit, include:

- for our everyday business purposes – to process your transactions, maintain your account(s), to respond to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders, or report to credit bureaus;
- for our own marketing purposes;
- for joint marketing with financial companies; and
- for our affiliates' everyday business purposes – information about your transactions and experiences.

You may choose to prevent FNF from disclosing or using your Personal Information and/or Browsing Information under the following circumstances ("opt-out"):
- for our affiliates' everyday business purposes – information about your creditworthiness; and
- for our affiliates to market to you.

To the extent permitted above, you may opt-out of disclosure or use of your Personal Information and Browsing Information by notifying us by one of the methods at the end of this Privacy Notice. We do not share your personal information with non-affiliates for their direct marketing purposes.

<u>For California Residents</u>: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by California law. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

<u>For Nevada Residents</u>: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

<u>For Oregon Residents</u>: We will not share your Personal Information and Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

<u>For Vermont Residents</u>: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization. For joint marketing in Vermont, we will only disclose your name, contact information and information about your transactions.

<u>Information From Children</u>
The Website is meant for adults and is not intended or designed to attract children under the age of thirteen (13). We do <u>not</u> collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian. By using the Website, you affirm that you are over the age of 13 and will abide by the terms of this Privacy Notice.

<u>Privacy Outside the Website</u>
The Website may contain links to other websites. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites.

<u>International Users</u>
FNF's headquarters is located within the United States. If you reside outside the United States or are a citizen of the European Union, please note that we may transfer your Personal Information and/or Browsing Information outside of your country of residence or the European Union for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection and transfer of such information in accordance with this Privacy Notice.

The California Online Privacy Protection Act

For some FNF websites, such as the Customer CareNet ("CCN"), FNF is acting as a third party service provider to a mortgage loan servicer. In those instances, we may collect certain information on behalf of that mortgage loan servicer via the website. The information which we may collect on behalf of the mortgage loan servicer is as follows:

- first and last name;
- property address;
- user name and password;
- loan number;
- social security number - masked upon entry;
- email address;
- three security questions and answers; and
- IP address.

The information you submit through the website is then transferred to your mortgage loan servicer by way of CCN. **The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through this website. For example, if you believe that your payment or user information is incorrect, you must contact your mortgage loan servicer.**

CCN does not share consumer information with third parties, other than (1) those with which the mortgage loan servicer has contracted to interface with the CCN application, or (2) law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders. All sections of this Privacy Notice apply to your interaction with CCN, except for the sections titled "Choices with Your Information" and "Access and Correction." If you have questions regarding the choices you have with regard to your personal information or how to access or correct your personal information, you should contact your mortgage loan servicer.

Your Consent To This Privacy Notice

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information by us in compliance with this Privacy Notice. Amendments to the Privacy Notice will be posted on the Website. Each time you provide information to us, or we receive information about you, following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

Accessing and Correcting Information; Contact Us

If you have questions, would like to access or correct your Personal Information, or want to opt-out of information sharing with our affiliates for their marketing purposes, please send your requests to privacy@fnf.com or by mail or phone to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida
32204 Attn: Chief
Privacy Officer (888)
934-3354

ASSURANCE
TITLE LLC

BORROWER'S INFORMATION

Borrowers: Tiarra Sade Beason

Address: 3725 Overview Road, Baltimore, MD 21215

Email 1: Tiarrasb@gmail.com

Email 2:

Home Phone:

Cell Phone: (443) 248-8526

If Property is Your Second Home, What is Your Mailing Address?

____

____

SELLER'S INFORMATION

Sellers: Gloria Senaida Zuniga Pina

Address:____

Email 1: daniela.p.sanchez2@gmail.com

Email 2:

Home Phone:

Cell Phone: (443) 371-1609

SELLER'S AND/OR PURCHASER/BORROWER'S STATEMENT

I have carefully reviewed the Settlement Statement and Closing Disclosure forms and, to the best of my knowledge and belief, they are true and accurate statements of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received copies of the Settlement Statement and Closing Disclosure forms.

Date: 6/26/20

Purchaser/Borrowers:

Tiarra Sade Beason (SEAL)

Tiarra Sade Beason

The Settlement Statement and Closing Disclosure forms, which I have prepare, are together a true and accurate account of this transaction, and I have caused or will cause the funds to be disbursed in accordance therewith.

Settlement Agent:

Assurance Title, LLC

By ______________________ Date 6/26/20

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

AFFIDAVIT OF PENDING LOANS

MAKE SURE YOU READ AND UNDERSTAND BEFORE SIGNING

The undersigned borrower(s) certify that I/we have not taken out any other loans within the last sixty days that has not been disclosed on our loan application and I/we have no other loan applications pending with any other lender.

I/we are aware that any intentional or negligent misrepresentation(s) of the information contained in the Final Loan Application may result in civil liability and or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, of the United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application..

Tiarra Sade Beason

Tiarra Sade Beason

Sworn before this 26th day of June, 2026

_________________(SEAL)
Notary Public

My Commission Expires: ____________

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

Front Foot Benefit/Private Water and/or Sewer Charges Affidavit

Buyer: Tiarra Sade Beason

Seller: Gloria Senaida Zuniga Pina

Property Address: 3725 Overview Road, Baltimore, MD 21215

Front Foot Benefit Fees are those charges assessed by a builder, developer or other private entity to cover the costs of development of a property or community, including but not limited to the construction of roads, public or private water and sewer mains, pumping stations, designated greenways, conservation easements, rights of way or other costs of development which serve or benefit the property directly.

Community Water and Sewer Facility Fees are charges assessed by a builder, developer or other private entity to cover the costs of the installation and maintenance and delivery on an ongoing basis of water and wastewater services and facilities constructed by the builder, developer or other private entity and which serve the community or subdivision in which the property is located.

The undersigned hereby attest that the property (please initial the statement that applies):

_____IS subject to a fee or assessment charged by the developer or other private entity which is payable as a one time or ongoing fee, runs with the land and constitutes a contractual obligation between the entity and the property owner. This fee or assessment is currently up to date and not delinquent.

Name of Company ______________________ Phone#: ____________________________

X__IS NOT subject to a fee or assessment charged by the developer or other private entity which is payable as a one time or ongoing fee, runs with the land, and constitutes a contractual obligation between the entity and the property owner.

The following applies to properties in Anne Arundel County, Baltimore County, Howard County and Prince George's County:

If the seller fails to disclose the existence of a Front Foot Benefit Charge or Private Water/Sewer Fee by the time of settlement, **the seller(s) shall be liable for the full amount of any open lien or assessment** following settlement.

The seller(s) hereby indemnifies and holds harmless Assurance Title, LLC and our underwriters for any undisclosed or undiscovered Front Foot Benefit Charges or Private Water/Sewer Fees.

BUYERS:

Tiarra Sade Beason

Tiarra Sade Beason

STATE OF MARYLAND,

County of Howard

I HEREBY CERTIFY, that on this 26 day of June, 2026, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Tiarra Sade Beason, the parties herein, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged the foregoing to be his/her/their act, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: (W

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

CHOICE OF TENANCY

Re: **3725 Overview Road, Baltimore, MD 21215**
File No. **AS-110572MD**

In connection with my purchase of the Property, I hereby direct **Assurance Title, LLC** to recite, in the Deed, Deed of Trust (if any), Title Insurance Policy(ies), and any other necessary or appropriate documentation the following tenancy, indicated by my initials in the area provided below:

(TSB) 1. SOLE OWNER: An undivided ownership interest by **one person** with no other party having a right or interest in or to the Property.

(______) 2. TENANTS BY THE ENTIRETY: An undivided ownership by both **spouses**, with the right to the entire property passing to the surviving spouse upon the death of one (1) spouse.

(______) 3. JOINT TENANTS: An equal ownership interest by all parties named on the deed with rights of ownership vesting in the survivor of all owners.

Example: Andy, Beth and Charles own Black Acre one-third each (1/3rd each). If Beth dies, Andy and Charles will each own one-half (1/2) of Black Acre.

(______) 4. TENANTS IN COMMON: An individual ownership interest in a portion of the Property (either equal or unequal) with another party and sharing a common interest and right to use as to the whole. Tenants in Common **does not provide** for survivorship rights. Thus, a will is recommended to identify the recipient of the ownership interest upon the death of one of the owners.

Example 1: Andy, Beth and Charles own Black Acre. Beth owns seventy percent (70%), Andy owns twenty percent (20%), and Charles owns ten (10%). Charles dies. Charles had a will which states that his interest should pass to his mother, Charlene. Charlene now owns a ten percent (10%) interest in Black Acre. If Charles dies without a will, his ten percent (10%) interest shall pass according to the laws of the **State of Maryland**.

Example 2: Andy and Beth are married but own Black Acre with Charles. Andy and Beth own a sixty percent (60%) interest in Black Acre, which they hold as Tenants by the Entirety. Charles owns a forty percent (40%) interest in Black Acre. As between Charles and the unit made up of Andy and Beth, the parties own Black Acre as Tenants in Common, for percent (40%) to Charles, sixty percent (60%) to Andy and Beth jointly.

______% to ____________________ ______% to ____________________

______% to ____________________ ______% to ____________________

I acknowledge that I have been provided with the opportunity to consult with an attorney of my own choosing as to which manner of title is suitable for my situation. Having been fully informed as set forth above, I direct **Assurance Title, LLC** to utilize the initialed tenancy in preparing my documentation with respect to the property.

WITNESS MY/OUR HAND(S) and SEAL(S) this 26 day of June, 2026.

Tiarra Sade Beason
Tiarra Sade Beason

____
Witness as to all

Certification by Transferee

I understand I may have certain obligations under Internal Revenue Code Section 1445 and that I should consult independent counsel with regard to those obligations. Any explanations provided to me by settlement agent have been given for informational purposes only.

I have no actual knowledge, nor have I received notice from an agent, that any certification made herein by or on behalf of a transferor is false. I am not required by regulations to furnish a copy of the transferor's certifications to the IRS.

☐ I am acquiring this property for use as a home by myself or a member of my family and the amount realized (sales price) is not more than $300,000.

6/26/20

Date

Tiarra Sade Beason

Tiarra Sade Beason

☐ I am acquiring this property for use as a home by myself or a member of my family and the amount realized (sales price) is not more than $300,000.

Date

File No.: AS-110572MD

WATER ESCROW AGREEMENT

The undersigned Purchaser(s) and Seller(s), of property known as 3725 Overview Road, Baltimore, MD 21215, acknowledge that Assurance Title, LLC will hold in escrow the sum of $200.00 for the purpose of paying the final water and sewer bill when it is rendered. However, due to the unknown and uncertain size of water and sewer bills, the Purchaser(s) and Seller(s) hereby agree to indemnify and hold harmless Fidelity National Title Insurance Company, and the title insurance company insuring the title to the real property from any claims concerning the water and sewer bill should it later be determined that the escrow amount indicated above is insufficient to pay the final bill when rendered by the billing institution or government.

In the event the amount of escrow is insufficient to pay the water and/or sewer bill, Assurance Title, LLC will promptly notify the parties by verbal or written notice of the deficiency and shall send the bill and a check payable to the appropriate billing authority in the amount of the escrow held to the Purchaser(s) who will adjust the bill directly with the Seller(s).

The Seller(s) hereby agree to pay to the Purchaser(s) any additional amount which may be required in addition to the escrowed monies, to pay the final water and sewer bill. The Seller further agrees to indemnify Purchaser for any loss or damage sustained by reason of the Seller non-compliance with this provision.

In the event the final water bill has not been received by the escrow agent within 120 days of settlement, the escrow agent shall be irrevocably authorized to return the entire water escrow to the Seller.

Notwithstanding the return of the escrowed funds to the Seller(s) after the 120 day period, the parties hereto are not relieved of the corresponding responsibilities to adjust the relevant outstanding water bill between them.

We, the undersigned, have agreed to the foregoing as a condition for settlement by Assurance Title, LLC.

Tiarra Sade Beason (SEAL)
Tiarra Sade Beason

DISCLOSURE AND ACKNOWLEDGMENT OF RECEIPT OF TITLE INSURANCE COMMITMENT
(Maryland)

Case Number: **AS-110572MD**

Property: **3725 Overview Road, Baltimore, MD 21215**

Name of title insurance company - Fidelity National Title Insurance Company.

ACKNOWLEDGMENT OF RECEIPT OF COMMITMENT

We the purchasers of the above referenced property hereby acknowledge that we have received a copy of the title insurance commitment and have had the opportunity to review the commitment. We understand that the items listed as exceptions on this commitment will appear as exceptions on the final title insurance policy issued by the above referenced title insurance company and that said company will not provide any coverage to the insured for matters that pertain to the listed exceptions. Any requirement shown in the commitment will also appear in the final title insurance policy unless the same are disposed of to the satisfaction of said company.

We also acknowledge that the final title insurance policy will contain specific exceptions for any matters affecting the above referenced property that were recorded in the land records after the date of this commitment but prior to the time the deed conveying title to us is recorded in the land records. This period of time is referred to as the "Gap Period".

Tiarra Sade Beason _____ (SEAL)
Tiarra Sade Beason

File No.: AS-110572MD

STATUTORY NOTICE TO BUYER

as required by Section 22-103 (effective 10-1/2014) **of the Insurance Article of the Annotated Code of Maryland.**

Re: Address: 3725 Overview Road, Baltimore, MD 21215
Borrower: Tiarra Sade Beason

Purchase Price: $159,999.00
Loan Amount: $150,183.00

With respect to the real estate transaction involving the purchase of the above property by us and the making of a purchase money mortgage by us on this property, we have been notified by our settlement agent of the following:

1. That the Lender in the captioned transaction has requested a Loan Policy of Title Insurance to be issued by:
☐ Chicago Title Insurance Company or
☐ Commonwealth Land Title Insurance Company or
☒ Fidelity National Title Insurance Company
under which Policy the said Lender will be insured as mortgagee of this property.

2. That the face amount of this Loan Policy of Title Insurance is the amount recited above as "Loan Amount". The premium charge for issuance of said Loan Policy is recited hereinbelow.

3. That we, as buyers of this property, have a right to obtain simultaneous title insurance issued in our favor, which will be the issuance of an Owner's Policy of Title Insurance in the amount of the purchase price set forth hereinabove. The additional cost for obtaining an Owner's Policy of Title Insurance is set forth hereinbelow.

4. That there are 2 separate and distinct forms of Owner's Policy of Title Insurance available for our purchase:

A. 2006 ALTA Owner's Policy of Title Insurance; and
B. ALTA *HOMEOWNER'S* Policy of Title Insurance, 1 - 4 Family Residence.

The insurance coverages contained in each form of policy have been disclosed to us.

5. That any Owner's Policy of Title Insurance issued in our favor will be issued subject only to the contingencies and conditions contained in the title insurance binder/commitment.

We understand that we have the right to review a sample of each form of Owner's Policy of Title Insurance in which said contingencies and conditions will be inserted.

6. THE TITLE INSURANCE COMMITMENT OR SAMPLE TITLE POLICY INTO WHICH THE CONTINGENCIES AND CONDITIONS FOR INSURING WILL BE INSERTED:

A. CONSTITUTES A STATEMENT OF THE TERMS AND CONDITIONS ON WHICH A TITLE INSURER IS WILLING TO ISSUE A POLICY OF TITLE INSURANCE IF THE TITLE INSURER ACCEPTS THE PREMIUM FOR THE POLICY.

B. IT IS NOT A REPRESENTATION AS TO THE STATE OF TITLE; AND

C. DOES NOT CONSTITUTE AN ABSTRACT OF TITLE.

7. That if we desire a Policy as buyers, the Owner's Policy of Title Insurance will be effective upon the payment of the additional premium described hereinbelow, and upon the delivery and recordation of the Deed from seller to buyer. **As used herein plural shall be construed to mean singular, and vice versa.**

WE HEREBY ACKNOWLEDGE receipt of this Notice prior to the disbursement of any funds. We hereby direct that Chicago Title Insurance Company, Commonwealth Land Title Insurance Company or Fidelity National Title Insurance Company, through its policy-issuing agent, proceed as follows:

CHOOSE ONE OPTION: INDICATE CHOICE BY PLACING AN "X"

☐ Issue **ONLY** Loan Policy. The premium charge for issuance of the Loan Policy will be: $ 531.52.
We do **NOT** desire an Owner's Policy of Title Insurance at this time.

☐ Issue Loan Policy **AND *2006 ALTA*** Owner's Policy. The additional premium charge for issuance of this Owner's Policy will be: $________.

☐ Issue Loan Policy **AND *HOMEOWNER'S*** Owner's Policy. The additional premium charge for issuance of this Owner's Policy will be $782.20.

Date: 6/26/26
Buyer: Tiana Sade Beason
Sign

Date: ________
Buyer: ________
Sign

ASSURANCE TITLE LLC

8825 Stanford Blvd, Suite 305, Columbia, MD 21045
Phone: 443-583-2700

Property Address: **3725 Overview Road, Baltimore, MD 21215**

The purchaser of the above reference property has been given the option of a location survey and has declined.

The purchaser understands that **Assurance Title, LLC** and **Fidelity National Title Insurance Company** will be at no expense in regards to this matter and will hold them harmless

BUYERS:

Tiarra Sade Beason

Tiarra Sade Beason

STATE OF Maryland: Howard, to wit:

I hereby certify, that on this 26th day of June 2024 before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared **Tiarra Sade Beason** the parties herein, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged the foregoing to be his act, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public
My Commission Expires: 1126

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2026

Assurance Title, LLC
8825 Stanford Blvd, Suite 305
Columbia, MD 21045

PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Assurance Title, LLC.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates, or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Revised August 28, 2001

LIMITED POWER OF ATTORNEY FOR CORRECTING TYPOGRAPHICAL ERRORS

We, the undersigned, for and in consideration of closing the loan and/or sale transaction involving property described as **3725 Overview Road, Baltimore, MD 21215**, do hereby appoint **Assurance Title, LLC** as our attorney-in-fact to correct any TYPOGRAPHICAL ERRORS, to place our initials on documents where changes are made and/or to sign our names to and acknowledge any modification or other documents correcting the typographical error. Additionally, for my protection, we authorize **Assurance Title, LLC** to complete any abbreviated years. In the event this procedure is utilized, the party (ies) involved shall receive a corrected copy of the changed document.

This power of attorney shall be irrevocable until the loan, if any, is satisfied and shall survive the disability of the undersigned.

AS WITNESS our execution hereof this 26th day of June, 2026.

Tiarra Sade Beason (SEAL)
Tiarra Sade Beason

State of MD
County of Howard : to wit

Subscribed and sworn to before me this 26th day of June, 2026.

Notary Public
My Commission Expires: [illegible]

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028

ADDENDUM TO CLOSING DISCLOSURE / ALTA & HUD-1 SETTLEMENT STATEMENT

Property Address: **3725 Overview Road, Baltimore, MD 21215**
Buyer(s)/Borrower(s): **Tiarra Sade Beason**
Seller(s): **Gloria Senaida Zuniga Pina**

THIS ADDENDUM made this 26th day of June, 2026, is attached to and made a part of the Closing Disclosure and/or Settlement Statement in the matter of the refinance/sale closing of the Buyer(s)/Borrower(s) and Seller(s), signatory below, the date and place, and of the property shown on Page 1 of the form Closing Disclosure, ALTA Settlement Statement, HUD-1 or HUD-1A SETTLEMENT STATEMENT.

AFTER SETTLEMENT, ALL PARTY SPECIFIC EXECUTED DOCUMENTS RELATED TO THIS CLOSING WILL BECOME AVAILABLE THROUGH CLOSINGLOCK'S SECURE PORTAL (THE SAME PORTAL UTILIZED TO EXECUTE YOUR PRE-CLOSING INFORMATION FORMS). DOCUMENTS WILL BE AVAILABLE FOR 120 DAYS AFTER CLOSING. PLEASE LET YOUR SETTLEMENT OFFICER KNOW SHOULD YOU WANT THESE DOCUMENTS DELIVERED VIA E-MAIL.

IN REFERENCE TO THE CLOSING OF THE ABOVE PROPERTY ADDRESS, we the undersigned, agree and understand:

1. All parties hereto acknowledge and agree that the accuracy of the information furnished to Assurance Title, LLC as to assumed mortgages/deeds of trust, mortgages/deeds of trust to be satisfied, insurance, taxes and other assessments, water/sewer charges and tap fees, refuse charges, fuel oil, condominium/HOA dues, judgments, lender fees, recording fees and taxes and similar items is not guaranteed to be accurate. All parties hereto further acknowledge their belief that all charges contained herein are correct and current, however, should funds allocated for any purpose prove to be insufficient, the responsible party agrees to any and all necessary adjustments, payment of such deficiencies and/or to reimburse Assurance Title, LLC should the same be satisfied with advanced funds. Said payment(s) will be made within five (5) business days of the request, together with all costs relative thereto, or the collection thereof, to include but not be limited to, reasonable attorney fees. All funds received by Assurance Title, LLC shall be deposited for escrow into the bank where Assurance Title, LLC maintains its escrow account and which is a federally insured institution and disbursed therefrom for the benefit of all parties hereto. Assurance Title, LLC is released from any liability for loss arising by virtue of a failure or closing of the aforesaid institution. It is further acknowledged that federal insurance is not available on all types of accounts.
2. In the event that any interest is earned by the aforesaid deposits, it shall accrue to Assurance Title, LLC as additional compensation for services rendered in connection with this transaction.
3. It is understood and agreed by the said party(ies) that there exists no attorney-client relationship between Assurance Title, LLC and the party(ies) hereto except as specifically stated otherwise in writing, and that Assurance Title, LLC takes no liability for matters not appearing of record subsequent to the date of the last examination of the title by Assurance Title, LLC or its agents. The Buyer(s)/Borrower(s) and Seller(s) also hereby acknowledge notification that Assurance Title, LLC is a duly licensed agent of the title insurer, pursuant to the provisions of Articles 48A, Section 177(3) of the Annotated Code of Maryland, and is entitled to receive a commission on the title policy issued in connection with this transaction. Assurance Title, LLC earns a monthly variable rate of interest on Escrow accounts for all states except Virginia and MAHT accounts for all Refinance and Purchase transactions.
4. All parties are advised that they have the right to independent representation of their rights and interests by an attorney in connection with all matters relating to this transaction. Assurance Title, LLC provides settlement services to participants in this transaction which are limited in nature to title examination and conveyance and do not undertake to or agree to provide legal representation or advice, as advocate or counselor, to any person or party to a real estate transaction or to furnish advice, answer or make conclusions as to legal obligations of the parties or resolve disputes between parties to such transaction unless agreed to in writing. However, in a refinance or new loan only transaction,

Assurance Title, LLC may be acting as closing agent for the lender, even though the Borrower(s) may be paying for the services. In such case, the closing fee is determined by agreement with the lender. Assurance Title, LLC is released from any liability for matters not appearing of public record at the time the title examination is made and for liability, express or implied, for notices of and/or actual violations of governmental orders to requirements, if any, issued by any departments, offices or other authority of local, State, County, or Federal government as to ownership, occupancy, zoning, or health department and/or similar laws, regulations and/or ordinances. All parties acknowledge having received a copy of this Closing Disclosure at least three days prior to closing and/or this ALTA Settlement Statement, HUD-1 or HUD-1A Statement, as applicable, at least one day prior to closing or hereby waive the right thereto. All parties further acknowledge that they hereby waive any right to receive copies of any recorded releases in connection with the disbursement of funds, unless agreed otherwise. Any release fees charged in connection with this transaction will entitle the payor to receive normal services in connection with the routine payoff and release of liens of record, which shall not include any extraordinary efforts to obtain releases in recordable form, including, but not limited to, filing suit.

5. If this settlement involves a conveyance, all parties hereby agree to promptly notify the appropriate water and sewer authority and request the final water and sewer billing be forwarded to Assurance Title, LLC for payment. It shall be the responsibility of all parties hereto to provide the final water and sewer bill to Assurance Title, LLC, and failure to comply within four months shall result in the disbursement of any water and sewer escrow funds held to the Seller. Upon disbursement, any title insurer utilized herein and Assurance Title, LLC, shall be relieved from any and all further obligation and liability relating to the satisfaction of any final water and sewer charge and the liens that may arise therefrom.

6. All parties hereby certify that they have carefully reviewed the Closing Disclosure, ALTA Settlement Statement, HUD-1 or HUD-1A Settlement Statement; whichever applicable and to the best of his/her/their knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on his/her/their account or by him/her/them in this transaction. All parties further certify that he/she/they has/have received a copy of the Closing Disclosure, ALTA Settlement Statement, HUD-1 or HUD-1A Settlement Statement. All parties acknowledge and agree that the government charges to record documents set forth on the Closing Disclosure, ALTA Settlement Statement, HUD-1 or HUD-1A Settlement Statement are an estimate and may differ from the actual government charges. If the actual charges are less than the estimated charges set forth on the Closing Disclosure, ALTA Settlement Statement, HUD-1 or HUD-1A Settlement Statement, the difference will be returned to the Buyer(s)/Borrower(s) or Seller(s) where applicable.

7. CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY. All parties hereto agree that for and in consideration of the Lender and Assurance Title, LLC funding the loan and Assurance Title, LLC closing said loan, that if requested by the Lender or Assurance Title, LLC, to fully cooperate and make any necessary adjustments for all clerical errors involving any or all of the loan closing or other settlement documents. The undersigned hereby appoint(s) Assurance Title, LLC as his/her/their attorney-in-fact to correct any such errors, place his/her/their initials on documents where changes were made and/or sign his/her/their names to any document or form, and to make proper adjustments in the event any information and/or items on the Closing Disclosure or Settlement Statements or any other settlement documents furnished to the Settlement/Escrow Agent proves incorrect, or escrow if funds prove insufficient and do hereby agree to pay and/or reimburse the Settlement/Escrow Agent for further sums thus found to be due since all computations and adjustments are subject to further audit. In the event this procedure is utilized, the party involved shall be notified and he/she/they shall receive a copy of the corrected/changed document.

8. All parties hereto acknowledge and agree that the court of appropriate jurisdiction in Howard County State of Maryland shall have jurisdiction over all disputes and actions arising out of and/or in any way pertaining to, directly or indirectly, the transaction to which this Addendum to Closing Disclosure and/or Settlement Statements refers; all parties hereto consent to and submit himself/herself/itself/themselves to the jurisdiction of said court; and all parties hereto agree and acknowledge that such has personal

jurisdiction over him/her/it/them for all disputes and actions arising out of and/or in any way pertaining to, directly or indirectly, the subject transaction. All parties hereto further agree that all such disputes and actions shall be governed by the laws of the State of Maryland.

9. Assurance Title, LLC hereby reserves the right to charge $25.00 as a monthly administrative fee, to be applied against the face amount of any check issued by Assurance Title, LLC in connection with the settlement/refinance of: **3725 Overview Road, Baltimore, MD 21215** not negotiated within six month (180 days) of the date of this settlement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include fine and imprisonment. For details see: Title 18 U.S.C. Sections 1001 &1010.

IN WITNESS WHEREOF the parties have hereunto set their hands and seals this 26 day of June, 2026 and acknowledge receipt of a true, and correct copy of the original.

Tiarra Sade Beason

Tiarra Sade Beason

Sworn and subscribed to before me this 26th day of June, 2026.

Notary Public

My Commission Expires:

KAREN LEE JOHNSON
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES NOVEMBER 26, 2028