

THIS DEED

Made this 30th day of June, 2026, by and between **NVR, Inc., a Virginia Corporation**, ("Grantor(s)"), and **Kirk Gosik and Alejandra Cardenas Rojas**, ("Grantee(s)").

WITNESSETH:

THAT for and in consideration of the sum of FOUR HUNDRED THIRTY-NINE THOUSAND ONE HUNDRED FIVE AND NO/100 DOLLARS (\$439,105.00), receipt of which is hereby acknowledged the Grantor(s) do/does grant, bargain, sell and convey to said Grantee(s), in fee simple, as tenants by the entirety, the following land and premises situate in Baltimore City, State of Maryland, and known and described as:

Lot 226, as shown and set out on plat entitled, "FINAL SUBDIVISION PLAT WESTPORT PARCEL B", recorded among the Land Records of Baltimore City, Maryland, in Plat Book XAC page 4502.

The grantee(s) herein is/are hereby given notice of the Activity and Use Limitations set forth in that certain Environmental Covenant recorded in Liber 12413 page 262 among the aforesaid Land Records.

The Lot conveyed herein is subject to a lien for Water and Sewer Facilities Charges imposed by WESTPORT LN, LLC and HOWARD ELKRIDGE UTILITIES, LLC, and their successors and assigns, pursuant to a Declaration of Covenants and Lien for Water and Sewer Facilities Charges, dated June 20, 2025, and recorded among the Land Records of Baltimore City, Maryland in Liber 28234, folio 290 et seq. ("Declaration"), as may be amended from time to time, which Declaration provides that certain Lots in the subdivision are subject to a lien and covenant running with the land as a general uniform plan of development in the amount of \$250.00 per year for a total dollar amount of \$8,250.00 over the Thirty-Three (33) year term, which covenants and liens last for Thirty-Three (33) years or more with respect to each Lot (until all Thirty-Three (33) annual installment payments of the Water and Sewer Facilities Charges applicable to such Lot shall have been paid in full). All grantees, their successors and assigns, are bound by said Declaration. This is not a charge for water and wastewater usage and disposal, which utility services are billed directly by any governmental authority to the owner of the property."

BEING THE SAME PROPERTY DESCRIBED IN DEED RECORDED AMONG THE AFORESAID LAND RECORDS IN BOOK 28778, PAGE 146.

PROPERTY ADDRESS: 2924 Maisel Street, Baltimore, MD 21230

TAX ID NO.: 25-05-7612-226

Grantor(s) Address: 7080 Samuel Morse Drive, Suite 100
Columbia, MD 21046

Grantee(s) Address: 2924 Maisel Street
Baltimore, MD 21230

Title Insurer: Stewart Title Guaranty Company

(I), (We), the undersigned Grantee(s) do hereby certify, under penalties of perjury, that the herein-described property is improved for residential purposes and that (I), (We), the undersigned Grantee(s) is/are the owner(s) and occupant(s) of the subject property, and as such are entitled to any applicable state/county transfer and/or recordation tax exemption. Additionally, the subject property is intended to be used as my/our principal residence by actually occupying the residence for at least 7 of the next 12 months and as such are entitled to any applicable transfer and/or recordation tax exemption.

AFFIDAVIT OF OCCUPANCY

STATE OF MARYLAND
COUNTY OF
2924 Maisel Street
Baltimore, MD 21230

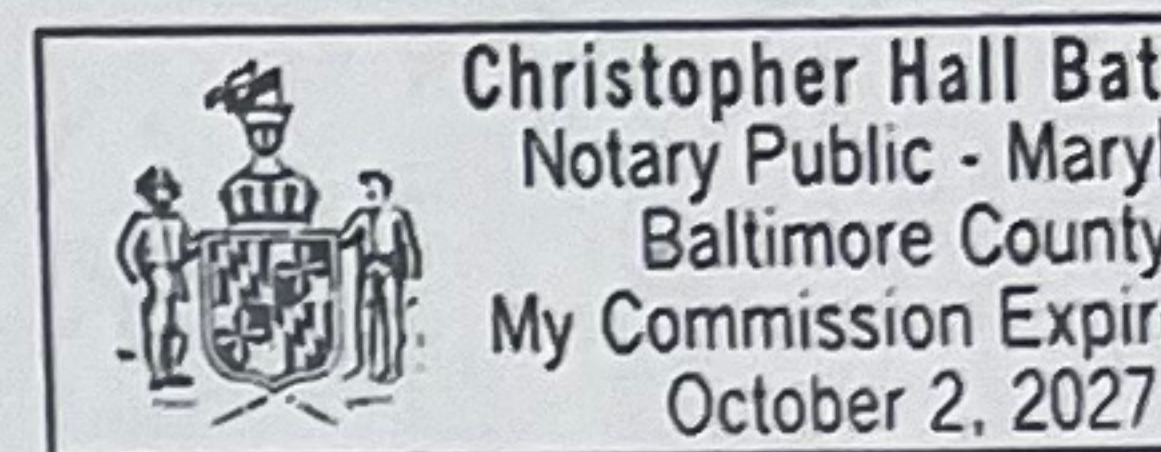
}
} SS.

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **Alejandra Cardenas Rojas AND Kirk Gosik**

State of Maryland
County of Howard

Signed and sworn to (or affirmed)
CARDENAS ROJAS and KIRK GOSIK

Stamp



("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:
 - ☒ 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.

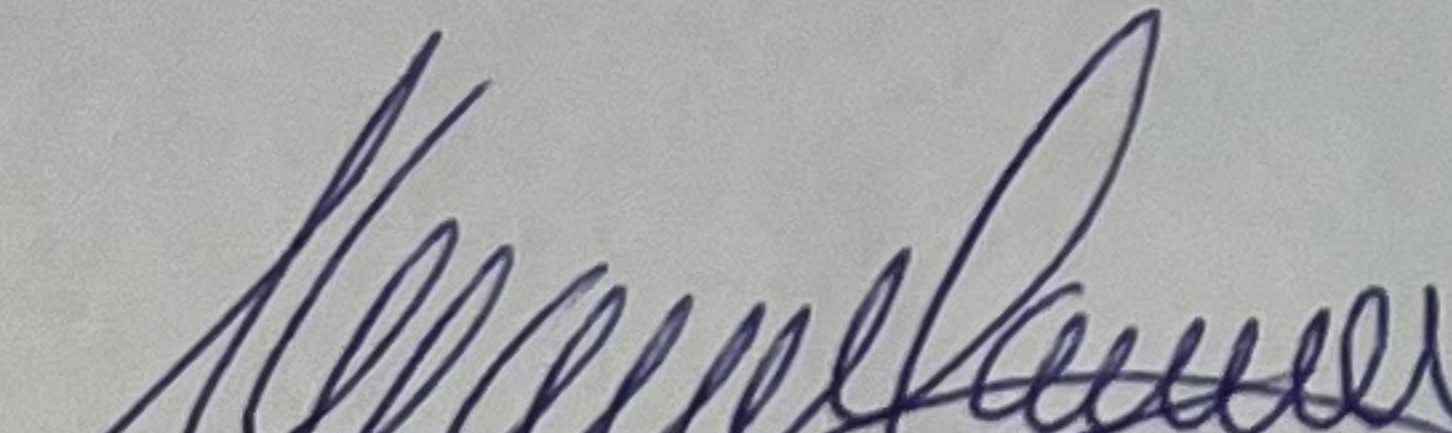
I/We the undersigned acquired the property on

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: **NVR Mortgage Finance, Inc. NMLS# 1127**

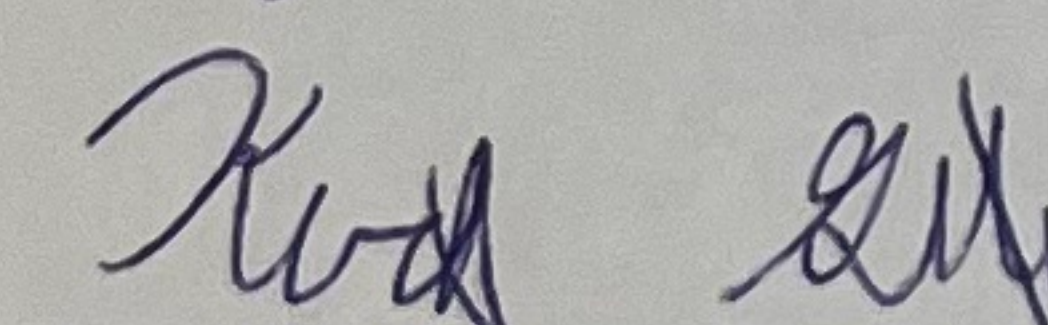
to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:
NVR Mortgage Finance, Inc. NMLS# 1127

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.


ALEJANDRA CARDENAS ROJAS

06/30/2026
DATE


KIRK GOSIK

06/30/2026
DATE

