



Universal Title, Greater Baltimore
1300 Bellona Avenue, Unit d
Timonium, MD 21093
Phone: (443) 219-0625
Fax:

TO: Universal Title, Greater Baltimore
1300 Bellona Avenue, Unit d
Timonium, MD 21093

Date: June 15, 2026
Order No.: 43-2026-6598
Property: 1305 Light Street
Baltimore, MD 21230

BORROWER'S PROCEEDS INSTRUCTIONS

1. PROCEEDS SPLIT

Universal Title, Greater Baltimore is hereby authorized to disburse the Borrower's net proceeds as follows:

The Dewey Duo LLC 100%

2. BENEFICIARY RECEIVING BANK INFORMATION

Bank Name:

Mail Check

9-digit ABA/Routing Number for Wires:

Please contact your financial institution to confirm the correct ABA number. The routing number on your check is not always the same as the ABA number used for wire transfers. Providing inaccurate information will delay receipt of your funds and may result in additional fees.

Intermediary Bank Routing Number (if applicable):

Bank Account Number:

Name(s) on Bank Account:

Further Credit To / Special Instructions:

3. AGREEMENT AND DISCLAIMERS

- Incoming Wire Transfer Fees:** Receiving Banks may impose a charge for the receipt of any wire transfers.
- Reliance on Information Provided:** Universal Title, Greater Baltimore is not responsible for misdirected proceeds due to incorrect or insufficient information provided on this form. Requested changes to wiring instructions may result in a delay of the wire transfer.
- Returned Wires:** If the undersigned provides incorrect wire instructions, Universal Title, Greater Baltimore shall have up to 48 hours to initiate the wire recall, obtain new wire instructions, and resubmit the wire according to the updated wire instructions (if recall is successful). Any and all fees associated with the above will be deducted out of the wire amount.
- Delays:** Universal Title, Greater Baltimore's execution of my requests may be delayed in the following circumstances: (a) I provide inaccurate or incomplete information; (b) conditions beyond Universal Title, Greater Baltimore's reasonable control delay execution (for example, in cases of a disruption of the FedWire system, a natural disaster, etc.); or (c) Universal Title, Greater Baltimore or its bank is investigating the possibility that executing the wire transfer would violate federal law or regulation, including, but not limited to, the regulations of the United States Office of Foreign Assets Control. Universal Title, Greater Baltimore will not be liable to me for delays that result from these circumstances or for delays caused by other systems involved in execution of this agreement.

4. SIGNATURES

I hereby authorize Universal Title, Greater Baltimore to transfer funds as indicated above in accordance with the terms set forth in this agreement. I have reviewed and confirmed the above wire instructions. I agree to hold Universal Title, Greater Baltimore harmless if funds are not received and credited due to incorrect or insufficient information provided by me.

The Dewey Duo LLC, a Maryland Limited Liability Company

By: [Signature]
Kyle Dewey, Member

By: [Signature]
Mark Dewey, Member

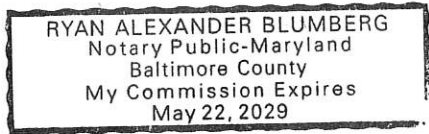
Date 6/23/2026

STATE OF MARYLAND
COUNTY OF BALTIMORE (or City of Baltimore)

On this 23rd day of June, 2026, before me, the undersigned officer, personally appeared Kyle Dewey and Mark Dewey, Members of The Dewey Duo LLC, a Limited Liability Company, and that he/she/they, as such Member and Member, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Company by himself/herself/themselves as Member and Member.

In witness thereof I hereunto set my hand and official seal.

[Signature]
Signature of notary public



Notary Public
My Commission Expires: 5/22/29

First American Title Insurance Company
NOTICE TO PURCHASER OF RIGHT TO OBTAIN
OWNER'S TITLE INSURANCE POLICY

Property address: 1305 Light Street, Baltimore, MD 21230

In connection with the settlement of the real estate transaction involving a Purchase Money Mortgage or Deed of Trust on the property identified above, NOTICE is hereby given you in compliance with MD Code, Insurance, § 22-103, as may be amended:

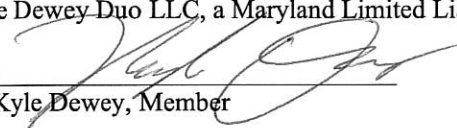
1. That a Mortgagee Title Insurance Policy will be issued by First American Title Insurance Company insuring the lender in the face amount of **0.00** for a premium of _____.
2. That this policy will provide protection only to the lender and does not protect you as property owner.
3. Your name has been inserted in the Title Insurance Commitment heretofore or herewith furnished you and you are hereby given the right and opportunity to obtain SIMULTANEOUS Owner's Title Insurance Policy with Eagle Protection added insuring you in the face amount of the purchase price of **247,000.00** for an additional premium of **1,337.00**, if you request it at this time. An Owner's Policy without the Eagle Protection added may be purchased at a lower cost.
4. You may be entitled to the reissue rate which is 60% of the regular rates up to the face amount of a qualifying prior policy. In order to obtain such rate, the seller in your transaction must provide evidence of previous insurance (i.e. seller's owner's policy, amount of insurance and date of policy).
5. By signing this election form, the undersigned acknowledges that they have been advised of the benefits of the Eagle Policy and also of the right to obtain an Owner's Policy without the Eagle Policy Protection added.
6. The Owner's Title Insurance Policy will be subject only to the contingencies and conditions contained in the Commitment for Title Insurance and policy.
7. You have a right to review the Title Insurance Commitment or a sample form of policy in which said contingencies and conditions will be inserted.
8. The Owner's Title Insurance Policy will be effective upon payment of the premium, subject to the satisfaction of the requirements and contingencies set forth in the Commitment for Title Insurance.
9. The Title Insurance Commitment or sample of the form of policy into which the contingencies and conditions for insuring will be inserted: A. Does constitute a statement of the terms and conditions on which the title insurer is willing to issue its policy of title insurance if the title insurer accepts a premium for the policy; B. Is not a representation as to the state of title; and C. Does not constitute an abstract of title.

The undersigned acknowledge(s) receiving the foregoing Notice concerning the Availability of Owner's Title Insurance and the Commitment for Title Insurance prior to the disbursement of any funds and hereby makes the following election:

- ☐ I/We elect to obtain an Owner's Title Insurance Policy with Eagle Policy protection added (Enhanced).
- ☒ I/We elect to obtain an Owner's Title Insurance Policy without Eagle Policy protection added. (Basic)
- ☐ I/We understand the risk we are taking and **DO NOT** desire to obtain an Owner's Title Insurance Policy in connection with my/our purchase of the property.

I/We hereby acknowledge that settlement has taken place wherein the title examination services of First American was utilized. I/We acknowledge that I/we have been fully advised that my rights, remedies and recourse with respect to the quality of my title are limited to whatever rights I/we would acquire under an owner's title insurance policy and in the seller's obligations, if any, under the Deed I have received; and that, nevertheless, I/we decline to purchaser an owner's title insurance policy, recognizing that I/we have no recourse as to the title defects against First American, Universal Title, Greater Baltimore, or First American Title Insurance Company.

The Dewey Duo LLC, a Maryland Limited Liability Company

By: 
Kyle Dewey, Member

By: Mark Dewey
Mark Dewey, Member

**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 **1305 Light Street, Baltimore, MD 21230**, do hereby appoint Universal Title, Greater Baltimore 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. 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 **23rd** day of **June, 2026**.

PURCHASER/BORROWER

The Dewey Duo LLC, a Maryland Limited Liability
Company

By: 

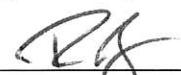
Kyle Dewey, Member

By: 

Mark Dewey, Member

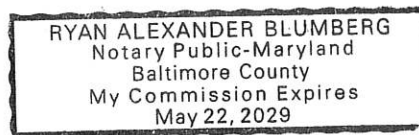
STATE OF MARYLAND
COUNTY OF BALTIMORE, to wit:

Sworn to and subscribed before me by Kyle Dewey and Mark Dewey, Members of The Dewey Duo LLC on this 23rd day of June, 2026.

 (SEAL)

Signature of Notary Public

My Commission Expires: 05 / 22 / 29





Tax Adjustment Acknowledgement

Property Address: 1305 Light Street

We, The Dewey Duo LLC and Mehdi Roustayi and Maria V. Vannari, Trustees of Mehdi Roustayi Trust dated September 20, 2006 and Maria V. Vannari and Mehdi Roustayi, Trustees of Maria V. Vannari Trust dated September 20, 2006 (the "undersigned") are aware that the real estate taxes on the above referenced property have been adjusted as of the date of closing, based on the latest information available from the county/city tax office.

Should any readjustment on the real estate taxes become necessary due to incorrect information supplied by the tax office, or the issuance of a supplemental bill, this readjustment is the sole responsibility of the purchaser and seller.

Purchaser should be aware that if the assessed value of the property or the real property tax rate increases, the Purchaser's next tax bill may be significantly higher than the current tax bill. This may result in a shortage in the Purchaser's escrow account with the lender, if applicable.

Date: 6/28/26

Purchaser(s):

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

The Dewey Duo LLC, a Maryland Limited Liability Company

By: _____

Kyle Dewey, Member

Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

By: _____

Mark Dewey, Member

Maria V. Vannari, Trustee of the Maria V. Vannari Trust dated September 20, 2006

Seller(s):

Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated September 20, 2006



Tax Adjustment Acknowledgement

Property Address: 1305 Light Street

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Purchaser should be aware that if the assessed value of the property or the real property tax rate increases, the Purchaser's next tax bill may be significantly higher than the current tax bill. This may result in a shortage in the Purchaser's escrow account with the lender, if applicable.

Date: 06/17/26

Purchaser(s):

The Dewey Duo LLC, a Maryland Limited Liability Company

By: _____
Kyle Dewey, Member

By: _____
Mark Dewey, Member

Seller(s):

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Maria V. Vannari Trust dated September 20, 2006

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated September 20, 2006

**ACKNOWLEDGEMENT AND RECEIPT OF
SETTLEMENT STATEMENT/CLOSING DISCLOSURE**

Property Address: 1305 Light Street, Baltimore, MD 21230

Settlement Date: June 23, 2026

SETTLEMENT STATEMENT/CLOSING DISCLOSURE. The parties hereto acknowledge receipt of a copy of the Settlement Statement and/or Closing Disclosure (as applicable), accept it as a correct representation of their contract as modified at or before settlement and authorize the disbursements therein.

COMPUTATIONS. All computations are subject to audit. Universal Title, Greater Baltimore ("Universal Title") assumes no responsibility for the accuracy of payoff, assumption, or other figures provided by lending institutions, homeowner associations, taxing authorities or other parties who have provided information used in this transaction. Homeowner association fees or condominium dues have been obtained and adjusted on a "best-effort" basis. For the convenience of the parties and to expedite the closing process, adjustments and calculations may have been based on estimates or telephone conversations prior to receipt of written statements. Any error discovered may be corrected by Universal Title. The parties in whose favor an error was made agree to immediately reimburse Universal Title or the other parties to whom the funds may be due. If legal action is required to collect any such funds, the party owing the money agrees to pay court costs and reasonable attorney's fees incurred to collect such funds.

SERVICES RENDERED. All parties acknowledge that Universal Title has acted on behalf of the parties and at their request to perform the following services: (1) Order loan payoff statements, HOA dues statements, termite inspection reports, surveys, and other information necessary to complete the closing; (2) Coordinate the scheduling of the closing with lenders, the parties and their agents, if any; (3) Prepare the Settlement Statements and certain other documents not affecting title; (4) Conduct the closing; (5) Receive and disburse all settlement funds and act as escrow agent; (6) Provide clerical services incidental to the closing.

SPECIAL PERFORMANCE ESCROWS. Notwithstanding any other document or agreement to the contrary, no special performance escrow will be disbursed without the prior written approval of the parties.

TECHNICAL CORRECTIONS/POWER OF ATTORNEY. All parties agree that, if technical corrections are required on any of the documents involved in this transaction, Universal Title, acting through its employees, is authorized to make said corrections and initial them on behalf of the parties. The undersigned hereby appoint Universal Title as their Attorney-in-Fact to make such corrections and the Borrowers hereby authorize Universal Title to endorse the loan proceeds checks on their behalf if such endorsement is required by the lender.

TITLE INSURANCE. Universal Title did not search the title to the property, is relying upon a report of title furnished by an abstracting service, and makes no assurances with regard to the validity of title other than to review the title abstract provided by the abstracting service. The Mason Law Firm, PLC is not providing an opinion of title, and in no way warrants the validity of title Buyer is receiving. The principals of Universal Title and The Mason Law Firm, PLC own stock in the title insurance agency that will receive a portion of the title insurance premium paid in this case.

LIENS. The Sellers, or in the case of a refinance, the Borrowers, certify that there is no deed of trust, mortgage, special assessment or other lien, levied or pending, affecting the property other than those shown on pages 1 and 2 of the Settlement Statement and/or Closing Disclosure (as applicable), and if there is any such lien, they hereby guarantee payment and release of same. The Sellers, or in the case of a refinance, the Borrowers, have reviewed the calculation of the lien payoff amounts and hereby agree to hold harmless from, and to pay immediately, any claim resulting from a shortage in the payoff amount.

PROPERTY/CONDOMINIUM ASSOCIATION DISCLOSURES. The Purchasers acknowledge that, if the property is in a property owners association or condominium association, state law gives Purchasers the right to review certain documents. The Purchasers represent that they have received and reviewed said documents and hereby waive any claim against Universal Title if said documents have not been received by Purchasers. The parties authorize Universal Title to provide a copy of the Settlement Statement to the Property/Condominium Owners Association.

CONSENT TO SETTLEMENT STATEMENT DISCLOSURE. The parties authorize Universal Title to provide a copy of the Settlement Statement to all parties and payees shown on the Settlement Statement and to the real estate agents associated with this transaction, if any. Sellers authorize Universal Title to provide a copy of the Seller Closing Disclosure, if applicable, to Buyers' lender.

PRIVACY DISCLOSURE AND USE OF DATA. At Universal Title, we are committed to protecting your privacy while providing you with exceptional service. In the course of your real estate transaction, we collect certain information about you, some of which may be considered "non-public personal information" under applicable privacy laws. Universal Title, its subsidiaries and affiliates may use the information collected in connection with your transaction for the purposes of completing your settlement, fulfilling our legal and contractual obligations, improving our services, and communicating with you in the future regarding our products, services, and industry updates. You have the right to opt out of receiving such future communications at any time by notifying us in writing or using any opt-out mechanism we provide. We will not disclose your non-public personal information to any third party, except: (1) as necessary to process and complete your transaction; (2) as required or permitted by law, regulation, or legal process; or (3) with your express written consent. We do not and will not sell your personal information to any third party.

In addition to non-public personal information, Universal Title and its subsidiaries may collect and maintain certain information from public sources, including but not limited to recorded deeds, mortgages, property tax records, or other government filings. This public information is not subject to the same restrictions as non-public personal information. We may use such public information for any lawful business purpose, including, but not limited to, providing additional services, creating market reports, offering products or services, or conducting data analysis. We may also share aggregated, non-personally identifiable information derived from public records with third parties. If we use public information to contact you for marketing or service purposes, you may opt out of such communications at any time by following the instructions provided in the communication or contacting us directly.

FUNDS. Universal Title reserves the right to delay the recording of legal instruments and the disbursement of funds until all parties' funds have been collected in its escrow account. All funds received in this closing shall be deposited with other closing funds in one or more non-interest bearing escrow accounts in the name of Universal Title in a bank selected by us. Universal Title shall have no obligation to account to you in any manner for the value of, or pay to you any benefit received by us, directly or indirectly, by reason of the deposit of the escrowed funds or the maintenance of such accounts with that bank.

DISBURSED FUNDS. Universal Title reserves the right, and Seller and Borrower authorize Universal Title, to "batch" the disbursement of certain funds from this settlement when the payee receives payment from numerous transactions that settle with Universal Title and receipt of that payment is not expected immediately upon the completion of settlement. An example of this type of payee is the company performing the title abstract. In this situation, one "batch" payment will be made instead of separate payments for each transaction. The disbursement of these batch payments may be delayed, but in no event will the payment be disbursed more than fourteen days after settlement.

Universal Title hereby reserves the right to charge you a monthly administrative fee of \$25.00 against checks not negotiated within 6 months (180 days) of this settlement. Said fee may be deducted from each such check until the amount of any such check is brought to a zero balance.

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated
September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated

September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Maria V. Vannari Trust
dated September 20, 2006

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated
September 20, 2006

The Dewey Duo LLC, a Maryland Limited Liability Company

By: _____
Kyle Dewey, Member

By: _____
Mark Dewey, Member

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Property Address: 1305 Light Street, Baltimore, MD 21230

Settlement Date: June 23, 2026

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COMPUTATIONS. All computations are subject to audit. Universal Title, Greater Baltimore ("Universal Title") assumes no responsibility for the accuracy of payoff, assumption, or other figures provided by lending institutions, homeowner associations, taxing authorities or other parties who have provided information used in this transaction. Homeowner association fees or condominium dues have been obtained and adjusted on a "best-effort" basis. For the convenience of the parties and to expedite the closing process, adjustments and calculations may have been based on estimates or telephone conversations prior to receipt of written statements. Any error discovered may be corrected by Universal Title. The parties in whose favor an error was made agree to immediately reimburse Universal Title or the other parties to whom the funds may be due. If legal action is required to collect any such funds, the party owing the money agrees to pay court costs and reasonable attorney's fees incurred to collect such funds.

SERVICES RENDERED. All parties acknowledge that Universal Title has acted on behalf of the parties and at their request to perform the following services: (1) Order loan payoff statements, HOA dues statements, termite inspection reports, surveys, and other information necessary to complete the closing; (2) Coordinate the scheduling of the closing with lenders, the parties and their agents, if any; (3) Prepare the Settlement Statements and certain other documents not affecting title; (4) Conduct the closing; (5) Receive and disburse all settlement funds and act as escrow agent; (6) Provide clerical services incidental to the closing.

SPECIAL PERFORMANCE ESCROWS. Notwithstanding any other document or agreement to the contrary, no special performance escrow will be disbursed without the prior written approval of the parties.

TECHNICAL CORRECTIONS/POWER OF ATTORNEY. All parties agree that, if technical corrections are required on any of the documents involved in this transaction, Universal Title, acting through its employees, is authorized to make said corrections and initial them on behalf of the parties. The undersigned hereby appoint Universal Title as their Attorney-in-Fact to make such corrections and the Borrowers hereby authorize Universal Title to endorse the loan proceeds checks on their behalf if such endorsement is required by the lender.

TITLE INSURANCE. Universal Title did not search the title to the property, is relying upon a report of title furnished by an abstracting service, and makes no assurances with regard to the validity of title other than to review the title abstract provided by the abstracting service. The Mason Law Firm, PLC is not providing an opinion of title, and in no way warrants the validity of title Buyer is receiving. The principals of Universal Title and The Mason Law Firm, PLC own stock in the title insurance agency that will receive a portion of the title insurance premium paid in this case.

LIENS. The Sellers, or in the case of a refinance, the Borrowers, certify that there is no deed of trust, mortgage, special assessment or other lien, levied or pending, affecting the property other than those shown on pages 1 and 2 of the Settlement Statement and/or Closing Disclosure (as applicable), and if there is any such lien, they hereby guarantee payment and release of same. The Sellers, or in the case of a refinance, the Borrowers, have reviewed the calculation of the lien payoff amounts and hereby agree to hold harmless from, and to pay immediately, any claim resulting from a shortage in the payoff amount.

PROPERTY/CONDOMINIUM ASSOCIATION DISCLOSURES. The Purchasers acknowledge that, if the property is in a property owners association or condominium association, state law gives Purchasers the right to review certain documents. The Purchasers represent that they have received and reviewed said documents and hereby waive any claim against Universal Title if said documents have not been received by Purchasers. The parties authorize Universal Title to provide a copy of the Settlement Statement to the Property/Condominium Owners Association.

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PRIVACY DISCLOSURE AND USE OF DATA. At Universal Title, we are committed to protecting your privacy while providing you with exceptional service. In the course of your real estate transaction, we collect certain information about you, some of which may be considered "non-public personal information" under applicable privacy laws. Universal Title, its subsidiaries and affiliates may use the information collected in connection with your transaction for the purposes of completing your settlement, fulfilling our legal and contractual obligations, improving our services, and communicating with you in the future regarding our products, services, and industry updates. You have the right to opt out of receiving such future communications at any time by notifying us in writing or using any opt-out mechanism we provide. We will not disclose your non-public personal information to any third party, except: (1) as necessary to process and complete your transaction; (2) as required or permitted by law, regulation, or legal process; or (3) with your express written consent. We do not and will not sell your personal information to any third party.

In addition to non-public personal information, Universal Title and its subsidiaries may collect and maintain certain information from public sources, including but not limited to recorded deeds, mortgages, property tax records, or other government filings. This public information is not subject to the same restrictions as non-public personal information. We may use such public information for any lawful business purpose, including, but not limited to, providing additional services, creating market reports, offering products or services, or conducting data analysis. We may also share aggregated, non-personally identifiable information derived from public records with third parties. If we use public information to contact you for marketing or service purposes, you may opt out of such communications at any time by following the instructions provided in the communication or contacting us directly.

FUNDS. Universal Title reserves the right to delay the recording of legal instruments and the disbursement of funds until all parties' funds have been collected in its escrow account. All funds received in this closing shall be deposited with other closing funds in one or more non-interest bearing escrow accounts in the name of Universal Title in a bank selected by us. Universal Title shall have no obligation to account to you in any manner for the value of, or pay to you any benefit received by us, directly or indirectly, by reason of the deposit of the escrowed funds or the maintenance of such accounts with that bank.

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Universal Title hereby reserves the right to charge you a monthly administrative fee of \$25.00 against checks not negotiated within 6 months (180 days) of this settlement. Said fee may be deducted from each such check until the amount of any such check is brought to a zero balance.

September 20, 2006

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated
September 20, 2006

Maria V. Vannari, Trustee of the Maria V. Vannari Trust
dated September 20, 2006

Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated

Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated
September 20, 2006

The Dewey Duo LLC, a Maryland Limited Liability Company

By: _____

Kyle Dewey, Member

By: _____

Mark Dewey, Member

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

RE: 1305 Light Street, Baltimore, MD 21230

This is to give you notice that Universal Title, Greater Baltimore has a business relationship and common ownership with The Mason Law Firm, PLC and MHL Abstracts LLC. For the purposes of Virginia Code Section 55.1-905, The Mason Law Firm, PLC and MHL Abstracts LLC are subsidiaries of Universal Title, Greater Baltimore. Universal Title, Greater Baltimore commonly refers legal business associated with their real estate settlement, title abstract and title insurance business to The Mason Law Firm, PLC and MHL Abstracts LLC. The Mason Law Firm, PLC is legal counsel to and represents Universal Title, Greater Baltimore in legal matters. Because of these relationships, these referrals may provide Universal Title, Greater Baltimore a financial or other benefit.

In order to prepare all the documents and complete your settlement, it may be necessary to obtain the services of an attorney. The need may arise for a lawyer to prepare and/or complete legal documents, such as a Power of Attorney if you need one, or completion of the lender's documents if your lender does not do so. If you feel you should retain the services of independent counsel you should do so but you understand that The Mason Law Firm, PLC is not retained to otherwise represent you as an attorney in the real estate transaction. Set forth below is the estimated charge by The Mason Law Firm, PLC for the following settlement services:

Preparation of Power of Attorney	\$75.00
Preparation of Deed	\$175.00 - \$300.00

Set forth below is the estimated charge by MHL Abstracts LLC for conducting the title search on the property:

Title Search	\$100 - \$150
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You are NOT required to use The Mason Law Firm, PLC or MHL Abstracts LLC as a condition for settlement of your purchase of the subject property. You may be able to get these services or better services at a lower rate by shopping with other settlement service providers.

ACKNOWLEDGEMENT:

I/we have read this disclosure form and understand that Universal Title, Greater Baltimore is referring me/us to the above-described legal services from The Mason Law Firm, PLC, and Universal Title, Greater Baltimore or its owners may receive income as a result of this referral.

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Mehdi

Roustayi Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Maria V. Vannari Trust dated September 20, 2006

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Maria V.
Vannari Trust dated September 20, 2006

The Dewey Duo LLC, a Maryland Limited
Liability Company

By: _____
Kyle Dewey, Member

By: _____
Mark Dewey, Member

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RE: 1305 Light Street, Baltimore, MD 21230

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Title Search	\$100 - \$150
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You are NOT required to use The Mason Law Firm, PLC or MHL Abstracts LLC as a condition for settlement of your purchase of the subject property. You may be able to get these services or better services at a lower rate by shopping with other settlement service providers.

ACKNOWLEDGEMENT:

I/we have read this disclosure form and understand that Universal Title, Greater Baltimore is referring me/us to the above-described legal services from The Mason Law Firm, PLC, and Universal Title, Greater Baltimore or its owners may receive income as a result of this referral.

Roustayi Trust dated September 20, 2006

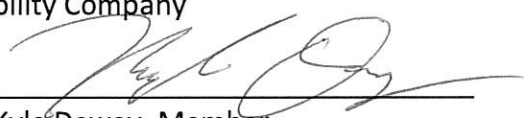
Mehdi Roustayi, Trustee of the Mehdi
Roustayi Trust dated September 20, 2006

Maria V. Vannari, Trustee of the Maria V.
Vannari Trust dated September 20, 2006

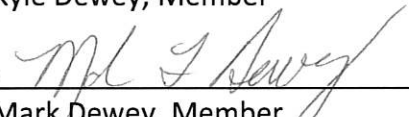
Maria V. Vannari, Trustee of the Mehdi

Mehdi Roustayi, Trustee of the Maria V.
Vannari Trust dated September 20, 2006

The Dewey Duo LLC, a Maryland Limited
Liability Company

By: 

Kyle Dewey, Member

By: 

Mark Dewey, Member

INCOMPLETE SETTLEMENT AGREEMENT

Property Address: 1305 Light Street, Baltimore, MD 21230

This agreement is made as of the above date in connection with the sale and purchase of the above referenced property (the "Property").

Settlement on the Property is scheduled for June 23, 2026 ("Settlement"). Seller and Purchaser (the "Parties") acknowledge and confirm that certain documents, item or actions are not yet available, completed and/or received (the "Required Items") in order to complete settlement. Specifically, the following Required Items are necessary for Settlement and if the box is checked, Universal Title has not yet received the required item:

- ☒ Lender Funds
- ☒ Lender Funding Authorization
- ☒ Buyer Funds
- ☒ Buyer Signed Documents
- ☒ Seller Signed Documents
- ☐ Other: _____

Parties acknowledge the Required Items and understand and confirm that Settlement is incomplete unless and until the Required Items are received by Universal Title. Parties further authorize Universal Title to proceed with Settlement and hold all documents and monies in escrow until receipt of the Required Items. Upon receipt of the Required Items, Settlement will be complete and Universal Title will record and disburse the transaction as required by law.

Parties authorize Universal Title to re-attach the signature page of the existing Settlement Statement to any revised Settlement Statement, provided that the dollar figures do not change, except for normal pro-rations caused by a change in the settlement date.

In addition to the above inducements, we hereby further agree to indemnify and hold harmless Universal Title, its underwriters, affiliates, attorneys, officers, employees, agents, representatives and independent contractors from and against any and all claims, suites, judgments, demands, losses, damages, costs, expenses or liabilities whatsoever (including attorney's fees and expenses) it may incur because of proceeding to the conclusion of this incomplete settlement and/or arising out of or relating to this Incomplete Settlement Agreement.

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust
dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Mehdi Roustayi
Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Maria V. Vannari
Trust dated September 20, 2006

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Maria V. Vannari
Trust dated September 20, 2006

The Dewey Duo LLC, a Maryland Limited Liability
Company

By: _____
Kyle Dewey, Member

By: _____
Mark Dewey, Member

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Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust
dated September 20, 2006

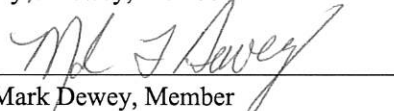
Maria V. Vannari, Trustee of the Maria V. Vannari
Trust dated September 20, 2006

Maria V. Vannari, Trustee of the Mehdi Roustayi
Trust dated September 20, 2006

Mehdi Roustayi, Trustee of the Maria V. Vannari
Trust dated September 20, 2006

The Dewey Duo LLC, a Maryland Limited Liability
Company

By: 
Kyle Dewey, Member

By: 
Mark Dewey, Member

Universal Title, Greater Baltimore
 ALTA Universal ID:
 1300 Bellona Avenue
 Unit d
 Timonium, MD 21093
 (443) 219-0625

ALTA Combined Settlement Statement

File #:	43-2026-6598	Property	1305 Light Street	Settlement Date	06/23/2026
Print Date & Time:	06/23/2026 at 08:08 AM		Baltimore, MD 21230	Disbursement Date	06/23/2026
	EDT	Buyer	The Dewey Duo LLC		
Manager:	Ryan Blumberg		5819 Stuart Avenue		
Settlement Location:	1300 Bellona Avenue		Baltimore, MD 21215		
	Unit d	Seller	Mehdi Roustayi and Maria V.		
	Timonium, MD, 21093		Vannari, Trustees of Mehdi		
			Roustayi Trust dated		
			September 20, 2006 and		
			Maria V. Vannari and Mehdi		
			Roustayi, Trustees of Maria		
			V. Vannari Trust dated		
			September 20, 2006		
			712 E Street NE		
			Washington, DC 20002		
		Lender			

Seller					Buyer	
Debit	Credit				Debit	Credit
		Financial				
	\$247,000.00	Sale Price of Property			\$247,000.00	
		Deposit				\$2,500.00
		Prorations/Adjustments				
	\$143.46	City/Town Taxes 06/23/2026 to 07/01/2026			\$143.46	
		Government Recording and Transfer Charges				
		Recording Fees			\$60.00	
		---Deed: \$60.00				
\$1,235.00		Recordation Tax - City (Deed) to Director of Finance			\$1,235.00	
\$1,852.50		Transfer Tax - City (Deed) to Director of Finance			\$1,852.50	
\$617.50		Transfer Tax - State (Deed) to Circuit Court for Baltimore City			\$617.50	
		Commission				
\$6,175.00		Listing Agent Commission to Compass				
\$6,175.00		Selling Agent Commission to Keller Williams Legacy				
		Title Charges & Escrow / Settlement Charges				
		Title - Abstract or Title Search to First American Title Insurance Company			\$325.00	
		Title - Buyer Settlement Fee to Universal Title, Greater Baltimore			\$850.00	
		Title - Digital Processing Fee to Simplifile			\$10.00	
		Title - Lien Certificate to Universal Title, Greater Baltimore			\$112.62	
		Title - Recording Services to Universal Title, Greater Baltimore			\$50.00	
		Title - Title Examination Fee to Universal Title, Greater Baltimore			\$100.00	
		Title - Water Escrow - Buyer to Universal Title, Greater Baltimore			\$150.00	
\$300.00		Title - Water Escrow - Seller to Universal Title, Greater Baltimore				
\$50.00		Title - Wire & Disbursement Fee to Universal Title, Greater Baltimore				
		Title- Deed Preparation Fee to The Mason Law Firm			\$50.00	
		Title - Owner's Title Policy to First American Title Insurance Company			\$1,337.00	

Seller			Buyer	
Debit	Credit		Debit	Credit
		Miscellaneous		
\$495.00		Admin/Flat Fee to Compass		
		Admin/Flat Fee to Keller Williams Legacy	\$100.00	
\$20,160.00		MD Withholding Tax 8.75% to Comptroller of Maryland		
		25-26 RE Taxes to Director of Finance, Baltimore City (\$6,545.22 POC by Seller)		
		Est ANNUAL 26-27 Taxes to Director of Finance, Baltimore City	\$8,150.50	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$37,060.00	\$247,143.46	Subtotals	\$262,143.58	\$2,500.00
		Due from Buyer		\$259,643.58
\$210,083.46		Due to Seller		
\$247,143.46	\$247,143.46	Totals	\$262,143.58	\$262,143.58

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.
We/I authorize Universal Title, Greater Baltimore to cause the funds to be disbursed in accordance with this statement.

The Dewey Duo LLC, a Maryland Limited Liability Company

By: _____
Kyle Dewey, Member Date

Mehdi Roustayi 6/17/2026
Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated September 20, 2006 Date

By: _____
Mark Dewey, Member Date

Maria V. Vannari 6/17/2026
Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated September 20, 2006 Date

Maria V. Vannari 6/17/2026
Maria V. Vannari, Trustee of the Maria V. Vannari Trust dated September 20, 2006 Date

Mehdi Roustayi 6/17/2026
Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated September 20, 2006 Date

Ryan Alexander Blumberg 6/17/2026
Settlement Agent Date

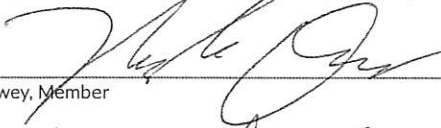
Signature Addendum

Acknowledgement

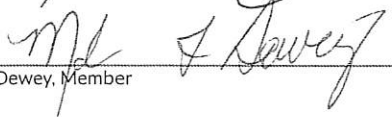
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We/I authorize Universal Title, Greater Baltimore to cause the funds to be disbursed in accordance with this statement.

The Dewey Duo LLC, a Maryland Limited Liability Company

By:  6/23/2026
Kyle Dewey, Member Date

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated September 20, 2006 Date

By:  6/23/2026
Mark Dewey, Member Date

Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated September 20, 2006 Date

Maria V. Vannari, Trustee of the Maria V. Vannari Trust dated September 20, 2006 Date

Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated September 20, 2006 Date

Settlement Agent

 06/23/26
Date

Case No.: 43-2026-6598
Title Insurer: First American Title Insurance Company
Tax Account No.: 24-03-0982-008

DEED

THIS DEED, made this 23rd day of June, 2026 and between Mehdi Roustayi and Maria V. Vannari, Trustees of Mehdi Roustayi Trust dated September 20, 2006 and Maria V. Vannari and Mehdi Roustayi, Trustees of Maria V. Vannari Trust dated September 20, 2006, "Grantors", and The Dewey Duo LLC, a Maryland Limited Liability Company, "Grantees",

WITNESSETH, that for and in consideration of the sum of TWO HUNDRED FORTY SEVEN THOUSAND AND 00/100 DOLLARS (\$247,000.00), receipt of which is hereby acknowledged, and which the Grantors certify under the penalties of perjury as the actual consideration paid or to be paid, including the amount of any mortgage or deed of trust outstanding, the said Grantors do grant and convey unto the Grantee, as sole owner, their successors and/or assigns, in fee simple, all that property situate in Baltimore City, State of Maryland, and more particularly described as follows:

Beginning for the same on the east side of Light Street at the distance of twenty-eight feet eight and one-fourth inches southerly from the southeast corner of Light and Ostend Streets and at the centre of the partition wall there situate; running thence southerly binding on the east side of Light Street fourteen feet to the centre of the partition wall there situate; running thence easterly through the centre of said last mentioned wall and continuing the same course eighty feet to an alley ten feet wide there situate; running thence northerly parallel with Light Street binding on the west side of said alley with the use thereon in common fourteen feet; running thence westerly by a straight line through the centre of the partition wall in this description first mentioned eighty feet to the place of beginning.

For informational purposes only: The improvements thereon being known as 1305 Light Street

Tax ID No. 24-03-0982-008

BEING the same property conveyed to Mehdi Roustayi, Trustee, under the Mehdi Roustayi Trust, dated September 20, 2006, an undivided one-half (1/2) interest and Maria V. Vannari, Trustee, under the Maria V. Vannari Trust, dated September 20, 2006, an undivided one-half (1/2) interest by Deed from Mehdi Roustayi and Maria V. Vannari, dated September 20, 2006, recorded November 13, 2006, among the Land Records of Baltimore City, Maryland, in Liber FMC 8660, Folio 772.

SUBJECT to covenants, easements and restrictions of record.

TO HAVE AND TO HOLD said land and premises above described or mentioned and hereby intended to be conveyed, together with the buildings and improvements thereupon erected, made or being, and all and every title, right, privileges, appurtenances and advantages thereunto belonging, or in anywise appertaining, unto and for the proper use only and benefit forever of said Grantees, in fee simple.

AND said Grantors do hereby covenant to warrant specially the property hereby conveyed; and to execute such further assurances of said land as it may be requisite or necessary.

WITNESS his/her hand and seal on the day and year first hereinbefore written.

Signed, sealed and delivered in the presence of,

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Mehdi Roustayi Trust dated September 20, 2006

Maria V. Vannari

Maria V. Vannari, Trustee of the Maria V. Vannari Trust dated September 20, 2006

Mehdi Roustayi

Mehdi Roustayi, Trustee of the Maria V. Vannari Trust dated September 20, 2006

STATE OF MARYLAND
COUNTY OF BALTIMORE, to wit:

I hereby certify that on the 17th day of June, 2026, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Mehdi Roustayi and Maria V. Vannari, Trustees of Mehdi Roustayi Trust dated September 20, 2006 and Maria V. Vannari and Mehdi Roustayi, Trustees of Maria V. Vannari Trust dated September 20, 2006, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument and made oath in due form of law that the matters and facts set forth herein are true.

As witness, my hand and notarial seal.

Ryan Alexander Blumberg

Signature of Notary Public

RYAN ALEXANDER BLUMBERG
Notary Public-Maryland
Baltimore County
My Commission Expires
May 22, 2029

My Commission Expires: 5/22/2029

Completed via Remote Online Notarization using 2 way Audio/Video technology.

After recording return to:

Universal Title
8015 Corporate Drive Suite G
White Marsh, MD 21236
(703) 354-2100

GRANTEE ADDRESS:

5819 Stuart Avenue
Baltimore, MD 21215

ATTORNEY CERTIFICATION

This is to certify that the within instrument was prepared by or under the supervision of the undersigned, an attorney duly admitted to practice law in the State of Maryland.



Patrick Meighan, Esq.



CIRCUIT COURT FOR Baltimore City, MARYLAND
City/County

Located at 100 North Calvert Street, Room 610, Baltimore, MD, 21202
Court Address

AFFIDAVIT OF INTENT TO USE ELECTRONIC SIGNATURE
(Md. Code, Real Property Title 3, Subtitle 7)

1. I, Mehdi Roustayi, am over eighteen years of age and competent to testify.
Name
2. I have signed the document or documents accompanying this affidavit by means of an electronic signature, which is defined in Md. Code, Real Property § 3-701(e) as an “electronic sound, symbol, or process attached to or logically associated with a document and executed or adopted with the intent to sign the document.”
3. I have done so with the intent to sign the document.
4. My use of the electronic signature was not done for any illegal or fraudulent purposes.

I solemnly affirm under the penalties of perjury that the contents of this document are true to the best of my knowledge, information, and belief.

The 17th of June, 2026
Date

Mehdi Roustayi
Signature of Affiant

Mehdi Roustayi
Printed Name of Affiant



CIRCUIT COURT FOR Baltimore City, MARYLAND

City/County

Located at 100 North Calvert Street, Room 610, Baltimore, MD, 21202

Court Address

AFFIDAVIT OF INTENT TO USE ELECTRONIC SIGNATURE
(Md. Code, Real Property Title 3, Subtitle 7)

1. I, Maria V. Vannari, am over eighteen years of age and competent to testify.
Name
2. I have signed the document or documents accompanying this affidavit by means of an electronic signature, which is defined in Md. Code, Real Property § 3-701(e) as an “electronic sound, symbol, or process attached to or logically associated with a document and executed or adopted with the intent to sign the document.”
3. I have done so with the intent to sign the document.
4. My use of the electronic signature was not done for any illegal or fraudulent purposes.

I solemnly affirm under the penalties of perjury that the contents of this document are true to the best of my knowledge, information, and belief.

The 17th of June, 2026

Date

Maria V. Vannari

Signature of Affiant

Maria V. Vannari

Printed Name of Affiant