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	6/20/2025
Closing Date	6/20/2025
Disbursement Date	6/20/2025
Settlement Agent	RESULTS TITLE & ESCROW LLC
File #	129447-25
Property	2037 BRADDISH AVENUE BALTIMORE, MD 21216
Sale Price	$259,900

Transaction Information

Borrower	TAMIKA LASHAWN GAMBRELL 4214 GAULT PL NE WASHINGTON, DC 20019
Seller	NEIGHBORHOOD HOUSING SERVICES OF BALITMORE INC. 2037 BRADDISH AVENUE BALTIMORE, MD 21216
Lender	FIRST NATIONAL BANK OF PENNSYLVANIA 4140 E. STATE STREET HERMITAGE, PA 16148

Loan Information

Loan Term	30 years
Purpose	PURCHASE
Product	Fixed Rate
Loan Type	☒Conventional ☐FHA ☐VA ☐_______________
Loan ID #	100165236
MIC #	

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$257,895	**NO**
Interest Rate	6.75%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,672.70	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1-30
Principal & Interest	$1,672.70
Mortgage Insurance	+ 0.00
Estimated Escrow *Amount can increase over time*	+ 733.25
Estimated Total Monthly Payment	$2,405.95

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$733.25 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** **YES** **YES**

Costs at Closing

Closing Costs	$22,398.38	Includes $9,236.03 in Loan Costs + $13,162.35 in Other Costs – $0.00 in Lender Credits. See page 2 for details.
Cash to Close	$1,764.09	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges	**$6,005.22**				
01 2.125% of Loan Amount (Points)	$5,480.27				
02 LOAN ORIGINATION FEE	$500.00				
03 MERS REGISTRATION FEE	$24.95				
04					
05					
06					
B. Services Borrower Did Not Shop For	**$1,729.81**				
01 APPRAISAL FEE to CLASS VALUATION	$570.00				
02 CREDIT REPORT FEE to FACTUAL DATA	$85.00				
03 FLOOD CERTIFICATION to CBCINNOVIS	$10.00				
04 HOMEOWNERSHIP EDUCATION AND COUNSELING to FRAMEWORK		$75.00			
05 TAX RELATED SERVICE FEE to FIRST NATIONAL BANK OF PENNSYLVANIA	$83.50				
06 TITLE - EXAMINATION FEE to RESULTS TITLE & ESCROW LLC	$350.00				
07 TITLE - LIEN CERT to RESULTS TITLE & ESCROW LLC	$56.31				
08 TITLE - RECORDING PROCESSING to RESULTS TITLE & ESCROW LLC	$50.00				
09 TITLE - SETTLEMENT FEE to RESULTS TITLE & ESCROW LLC	$450.00				
10					
C. Services Borrower Did Shop For	**$1,501.00**				
01 TITLE - ABSTRACT OR TITLE SEARCH to PERFORMANCE ABATRACTORS	$345.00				
02 TITLE - CLOSING PROTECTION LETTER to FIRST AMERICAN TITLE INSURANCE	$55.00				
03 TITLE - COURIER/DELIVERY FEE to RESULTS TITLE & ESCROW LLC			$50.00		
04 TITLE - DEED PREPARATION FEE to LAW OFFICES OF DAVID L. THURSTON	$195.00				
05 TITLE - LENDERS TITLE INSURANCE PREMIUM to FIRST AMERICAN TITLE INSURANCE	$906.00				
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	**$9,236.03**				
Loan Costs Subtotals (A + B + C)	$9,161.03	$75.00			

Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees	**$3,519.25**				
01 Recording Fees Deed: $60.00 Mortgage: $60.00	$120.00				
02 DEED RECORDATION TAX - STATE to DIRECTOR OF FINANCE	$1,450.00		$1,300.00		
03 TAX STAMP CITY DEED to DIRECTOR OF FINANCE	$1,949.25		$1,949.25		
04 TAX STAMP FOR STATE DEED to CLERK OF THE CIRCUT COURT			$649.75		
F. Prepaids	**$6,441.61**				
01 Homeowner's Insurance Premium (12 mo.) to ALLSTATE	$2,665.35				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($47.69 per day from 6/20/2025 to 7/1/2025)	$524.59				
04 Property Taxes (mo.)					
05 CITY SUPPLEMENTAL TAX (12 mo.) to EST- BALTIMORE CITY	$184.85				
06 CITY TAX (6 mo.) to 1ST HALF- BALTIMORE CITY	$3,066.82				
G. Initial Escrow Payment at Closing	**$1,466.49**				
01 Homeowner's Insurance $222.11 per month for 4 mo.	$888.44				
02 Mortgage Insurance per month for mo.					
03 Property Taxes $511.14 per month for 4 mo.	$2,044.56				
04					
05					
06					
07 Aggregate Adjustment	– $1,466.51				
H. Other	**$1,735.00**				
01 FINAL/WATER/SEWAGE/UTILITIES to DIRECTOR OF FINANCE			$350.00		
02 REAL ESTATE ADMIN/BROKER FEE to HYATT & COMPANY REAL ESTATE	$695.00				
03 REAL ESTATE COMISSION SELLER/BROKER to EXECUHOME REALTY			$395.00		
04 REAL ESTATE COMMISSION BUYERS BROKER to HYATT & COMPANY REAL ESTATE			$6,497.50		
05 REAL ESTATE COMMISSION SELLERS BROKER to EXECUHOME REALTY			$6,497.50		
06 TITLE - OWNERS COVERAGE PREMIUM (OPTIONAL) to FIRST AMERICAN TITLE	$1,040.00				
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$13,162.35**				
Other Costs Subtotals (E + F + G + H)	$13,162.35				

	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$22,398.38**				
Closing Costs Subtotals (D + I)	$22,323.38	$75.00	$17,689.00		
Lender Credits					

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)	$21,234	$22,398.38	**YES**	• See **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	– $75.00	**YES**	• You paid these Closing Costs **before closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**	
Down Payment/Funds from Borrower	$2,005	$2,005.00	**NO**	
Deposit	– $2,599	– $2,599.00	**NO**	
Funds for Borrower	$0	$0	**NO**	
Seller Credits	– $3,899	$0	**YES**	• See **Seller-Paid** column on page 2 and **Seller Credits** in Section L
Adjustments and Other Credits	– $20,000	– $19,965.29	**YES**	• See details in **Section K and L**
Cash to Close	– $3,259	$1,764.09		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing			**$282,258.09**
01 Sale Price of Property			$259,900.00
02 Sale Price of Any Personal Property Included in Sale			
03 Closing Costs Paid at Closing (J)			$22,323.38
04			
Adjustments			
05			
06			
07			
Adjustments for Items Paid by Seller in Advance			
08 City/Town Taxes	6/20/25	to 6/30/25	$34.71
09 County Taxes		to	
10 Assessments		to	
11			
12			
13			
14			
15			
L. Paid Already by or on Behalf of Borrower at Closing			**$280,494.00**
01 Deposit			$2,599.00
02 Loan Amount			$257,895.00
03 Existing Loan(s) Assumed or Taken Subject to			
04 SECOND LOAN (PRINCIPAL BALANCE 15000.00)			$15,000.00
05 Seller Credit			
Other Credits			
06 CRA GRANT			$5,000.00
07			
Adjustments			
08			
09			
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)			$282,258.09
Total Paid Already by or on Behalf of Borrower at Closing (L)			– $280,494.00
Cash to Close ☒ From ☐ To Borrower			**$1,764.09**

SELLER'S TRANSACTION

M. Due to Seller at Closing			
01 Sale Price of Property			
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		to	
10 County Taxes		to	
11 Assessments		to	
12			
13			
14			
15			
16			
N. Due from Seller at Closing			
01 Excess Deposit			
02 Closing Costs Paid at Closing (J)			
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			
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)			
Total Due from Seller at Closing (N)			
Cash ☐ From ☐ To Seller			

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 *5% of the overdue monthly principal and interest payment.*

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
2037 BRADDISH AVENUE, BALTIMORE, MD 21216

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	$8,799.00	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes* *Homeowner's Insurance*
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	$1,466.49	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$733.25	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.

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.	$611,934.94
Finance Charge. The dollar amount the loan will cost you.	$351,513.94
Amount Financed. The loan amount available after paying your upfront finance charge.	$250,660.38
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.03%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	133.699%

? **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	FIRST NATIONAL BANK OF PENNSYLVANIA		HYATT & COMPANY	EXECUHOME REALTY	RESULTS TITLE & ESCROW LLC
Address	4140 E. STATE STREET HERMITAGE, PA 16148		6020 MEADOWRIDGE ELKRIDGE, MD 21075	8133 PERRY HALL NOTTINGHAM, MD 21236	6020 MEADOWRIDGE CENTER DRIVE SUITE M ELKRIDGE, MD 21075
NMLS ID	766529				
MD License ID			6032	51337	3001441004
Contact	BENJAMIN POOLE		GYLIAN PAGE	TIFFANY S. DOMNEYS	KATHERINE CLARK
Contact NMLS ID	476399				
Contact MD License ID	476399		5014132	576209	99912155
Email	Pooleb@fnb-corp.com		PAGEHOMETEAM@HYATT.COM	TIFFANYSELLSREO@GMAIL.COM	Katie@resultstitleandescrow.com
Phone	301-775-8938		410-302-3090	443-845-1818	667-701-0100

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.

TAMIKA LASHAWN GAMBRELL Date

Date