Instructions to Escrow/Title/Closing Agent

Transaction Details

From

NVR Mortgage Finance, Inc. NMLS# 1127
Five Penn Center West
Suite 400
Pittsburgh, PA 15276

Loan Details

LOAN #: 2511318728

Case #: 2443678383703

MIN #: 1000276-2511318728-1

Borrower Name(s): Keevette Shantel Butts

Loan Type: FHA

To

ESCROW #: BQ0846
ATTN: Chironne Taylor
NVR Settlement Services, Inc.
7080 Samuel Morse Drive, Suite 100
Columbia, MD 21046
PHONE: 410-540-8860
FAX:

To

TITLE #: BQ0846
ATTN: Chironne Taylor
NVR Settlement Services, Inc.
7080 Samuel Morse Drive, Suite 100
Columbia, MD 21046
PHONE: 410-540-8860
FAX:

Last Loan Estimate Received:	05/21/2026	Loan Amount:	$434,965.00	Principal and Interest:	$2,642.89
Initial Closing Disclosure Received:	07/14/2026	Appraised Value:	$445,000.00	Estimated Taxes:	$612.43
Document Date:	07/23/2026	Sales Price:	$442,990.00	Hazard Insurance:	$65.92
Closing Date:	07/23/2026	Interest Rate %:	6.125 %	Flood Insurance:	
Signing Date:		Loan Term:	30 years	Mortgage Insurance:	$194.87
Disbursement/Settlement Date:	07/23/2026	Loan Purpose:	Purchase	City Property Tax:	
Rescission Date:		Occupancy:	OWNER		
Consummation Date:	07/23/2026	Lien Position:	FirstLien		
Interest Rate Expiration Date:	07/23/2026	First Payment Date:	09/01/2026		
		Maturity Date:	08/01/2056	Total:	$3,516.11

Property

Property details should read as follows:

828 Watts Street
Baltimore, MD 21217

Vesting

The vesting details should read as follows:

KEEVETTE SHANTEL BUTTS

Questions

All questions concerning these instructions, conditions and funding procedures should be...

Directed to: Jamie Thomas

At: NVR Mortgage Finance, Inc. NMLS# 1127

Phone: 878-240-1652

Fax:

E-MAIL: jthomas@nvrinc.com

ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.
This Loan MUST CLOSE BY 07/23/2026.
Failure to comply with these instructions may delay funding.

In the event this loan does not close on the date indicated in these closing instructions; or, if the loan documentation does not conform to the information stated herein, DO NOT CLOSE THE LOAN WITHOUT NOTIFYING THE CREDITOR.

Title Policy

A(n) ALTA Policy with Endorsement(s) should be issued within 30 days of closing.

Final title policy when issued must reflect the following:

1. Creditor's Title Policy is to be in the amount of $434,965.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items of preliminary Title Report dated
7. The vesting should read as referenced above.
8. Lien Position: [X] We must be in First Lien Position. [ ] We must be in Second Lien Position.
9. Final Title Policy and Recorded Documents to be sent to:

NVR Mortgage Finance, Inc. NMLS# 1127
Five Penn Center West, Suite 400
Pittsburgh, PA 15276
Attn: Final Document Department

Hazard Insurance

The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:
NVR Mortgage Finance, Inc., a Corporation, Its Successors And/Or Assigns, As Their Interest May Appear
Five Penn Center West
Suite 400
Pittsburgh, PA 15276
LOAN NO.: 2511318728

Hazard Insurance 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.

Additionally, the coverage must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions, or Six (6) Month(s) after the closing date for refinance transactions.

[ ] California Civil Code 2955.5(a) provides: No creditor shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

Flood Insurance

The Creditor will obtain a flood certification, and if the property is located in a flood hazard area will specify the need, if any, for flood insurance. The loss payable clause for flood insurance is the same as hazard/fire insurance.

[X] Flood Insurance is not required. [ ] Flood Insurance is required.

Taxes and Assessments

All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: N/A

Right to Cancel

On all refinance loans, second lien loans, and/or any transaction subject to rescission, the Notice of Right to Cancel must be given at closing. The Notice of Right To Cancel must be properly completed, including all dates. **EACH** Borrower, obligor and/or person holding an ownership interest in the property must be given **two (2)** copies. The signed originals acknowledging receipt of the completed Right To Cancel by each Borrower, obligor, and/or person given copies of the Notices must be returned with the closing package. Should the transaction be rescinded by any of the obligors, immediately notify our office. RIGHT OF RESCISSION MAY NOT BE WAIVED WITHOUT OUR PRIOR WRITTEN CONSENT.