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	6/15/2026
Closing Date	6/18/2026
Disbursement Date	6/18/2026
Settlement Agent	MCMD Services,LLC
File #	3422345
Property	1525 Medford Road Baltimore, MD 21218
Sale Price	$275,000

Transaction Information

Borrower	Lamar Montgomery 4106 Loch Raven Boulevard Baltimore, MD 21218
Seller	Wilmington Savings Fund Society, FSB 3020 Old Ranchg Parkway, Suite 180 Seal Beach, CA 90740
Lender	First Home Mortgage Corporation

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ ____________
Loan ID #	1010520200
MIC #	244-3733537-703

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$270,019	**NO**
Interest Rate	6.75 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,751.34	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$1,751.34
Mortgage Insurance	+	121.04
Estimated Escrow *Amount can increase over time*	+	457.38
Estimated Total Monthly Payment		$2,329.76

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$457.38 Monthly	**This estimate includes**	**In escrow?**
		☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Grount Rent	**YES**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$22,423.93	Includes $12,394.50 in Loan Costs + $10,029.43 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$1,538.35	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

	Borrower-Paid		Seller-Paid		Paid by Others
Loan Costs	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	**$4,590.19**				
01 1 % of Loan Amount (Points)	$2,700.19				
02 Processing Fees	$995.00				
03 Underwriting Fees	$895.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	**$5,475.31**				
01 Appraisal Fee to Four Corners Appraisal		$550.00			
02 Appraisal Management Co. Fee to ValuTrust Solutions		$75.00			
03 Credit Report to United One	$198.75				
04 Flood Certification to ServiceLink National Flood	$7.50				
05 Mortgage Insurance Premium to Secretary of Housing & Urban	$4,644.06				
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	**$2,329.00**				
01 Title - Abstract/Title Search to MCMD Services LLC	$75.00				
02 Title - Bring to date to MCMD Services LLC			$50.00		
03 Title - Closing Fee to MCMD Services LLC	$600.00		$600.00		
04 Title - Closing Protection Letter to MCMD Services LLC	$55.00				
05 Title - Deed Preparation to Bundle Today LLC	$55.00				
06 Title - Lender's Title Insurance to Westcor Land Title Insurance	$1,468.00				
07 Title - Municipal Lien Certificate to MCMD Services LLC	$55.00				
08 Title - Tax Certification to ICE MORTGAGE TECHNOLOGY, INC	$21.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	**$12,394.50**				
Loan Costs Subtotals (A + B + C)	$11,769.50	$625.00			
Other Costs					
E. Taxes and Other Government Fees	**$3,578.75**				
01 Recording Fees Deed: $60.00 Mortgage: $60.00	$120.00				
02 Transfer Tax - City/County Tax to Baltimore, Maryland - Circuit Court			$2,062.50		
03 Transfer Tax - State Tax to Baltimore, Maryland - Circuit Court			$1,696.25		
04 Transfer Taxes to Baltimore, Maryland - Circuit Court	$3,458.75		$1,265.00		
F. Prepaids	**$4,065.92**				
01 Homeowner's Insurance Premium (12 mo.) to Homesite Insurance Company	$1,345.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($49.94 per day from 6/18/26 to 7/1/26)	$649.22				
04 Property Taxes (6 mo.) to Baltimore, Maryland	$2,023.70				
05 Ground Rent (12 mo.) to St Lukes, LLC	$48.00		$48.00		
G. Initial Escrow Payment at Closing	**$914.76**				
01 Homeowner's Insurance $112.09 per month for 3 mo.	$336.27				
02 Mortgage Insurance per month for mo.					
03 Property Taxes $337.29 per month for 3 mo.	$1,011.87				
04 Ground Rent Impound $8.00 per month for 8 mo.	$64.00				
05					
06					
07					
08 Aggregate Adjustment	-$497.38				
H. Other	**$1,470.00**				
01 Management Fee to Radian REM, LLC			$400.00		
02 Real Estate Administrative/Flat Fee to Regal Realty	$595.00				
03 Real Estate Commission to Regal Realty			$6,675.00		
04 Real Estate Commission to Century 21 Downtown			$5,300.00		
05 Title - Owner's Title Insurance (optional) to Westcor Land Title Insurance	$875.00				
06					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$10,029.43**				
Other Costs Subtotals (E + F + G + H)	$10,029.43				
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$22,423.93**				
Closing Costs Subtotals (D + I)	$21,798.93	$625.00	$18,096.75		
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)	$22,328.00	$22,423.93	**YES** · See **Total Loan Costs (D)** and **Total Other Costs (I)**.
Closing Costs Paid Before Closing	$0	-$625.00	**YES** · You paid these Closing Costs **before closing**.
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$4,981.00	$4,981.00	**NO**
Deposit	-$2,000.00	-$2,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	$0	$0	**NO**
Adjustments and Other Credits	-$13,750.00	-$23,241.58	**YES** · See details in **Section K and Section L.**
Cash to Close	**$11,559.00**	**$1,538.35**	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$296,853.93**
01	Sale Price of Property	$275,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	$21,798.93
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes 06/18/26 to 06/30/26	$55.00
09	County Taxes to	
10	Assessments to	
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		**$295,315.58**
01	Deposit	$2,000.00
02	Loan Amount	$270,019.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	
Other Credits		
06	Gift Funds	$10,000.00
07		
Adjustments		
08	First Home 100 Proceeds ($13,750.00)	$13,296.58
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)		$296,853.93
Total Paid Already by or on Behalf of Borrower at Closing (L)		-$295,315.58
Cash to Close ☒ **From** ☐ **To Borrower**		**$1,538.35**

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
- [x] 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.
- [x] 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.
- [x] 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.
- [x] 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
1525 Medford Road, Baltimore, MD 21218

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
- [x] 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	$6,362.62	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	$914.76	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$578.42	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.	$672,389.88
Finance Charge. The dollar amount the loan will cost you.	$399,948.13
Amount Financed. The loan amount available after paying your upfront finance charge.	$259,398.03
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.705 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	133.735 %

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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	First Home Mortgage Corporation		Regal Realty	Century 21 Downtown	MCMD Services,LLC
Address	900 Bestgate Road Suite 310 Annapolis, MD 21401		100 West Road Suite 300 Towson, MD 21204	1010 Light St Baltimore, MD 21230	600 Clubhouse Drive Moon Township, PA 15108
NMLS ID	71603				
MD License ID	71603		6038	3728	100042383
Contact	Martin Curran Wallace		Jamil Lee	Gina Gargeu	Sharon Kelley
Contact NMLS ID	1390066				
Contact MD License ID	1390066		671518	510631	100042383
Email	mwallace@firsthome.com		leeservices24@outlook.com	gina@c21dt.com	skelley@mortgageconnectlp.com
Phone	410-571-2020		410-598-2587	410-547-1116	866-789-1814

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.

Lamar Montgomery   06/15/2026 1:16 PM PDT

Lamar Montgomery   Date

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	$6,362.62	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes, Homeowner's Insurance, Mortgage Insurance, Ground Rent Impound*