A. Settlement Statement (HUD-1)

B. Type of Loan

1. ☐ FHA 2. ☐ RHS 3. ☐ Conv. Unins. 4. ☐ VA 5. ☐ Conv Ins.	6. File No. **MD-71090-RESE**	7. Loan No.	8. Mortgage Insurance Case No.

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: **Y and J Properties, Inc. 3319 Choptank Avenue Middle River, MD 21220**	E. Name & Address of Seller: **Arlet Real Estate LLC 7500 NW 25 ST 246 MIAMI, FL 33122**	F. Name & Address of Lender:
G. Property Location: **2138 Wilkens Avenue Baltimore, MD 21223**	H. Settlement Agent: **Real Estate Settlements & Escrow, LLC** Place of Settlement: **6 Reservoir Circle Suite 203 Baltimore, MD 21208**	I. Settlement Date: **07/31/2026** Funding Date: **07/31/2026** Disbursement Date: **07/31/2026**

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	$55,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	$4,720.91
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/Town Taxes 07/31/2026 to 06/30/2027	$779.58
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	**$60,500.49**
200. Amount Paid by or in Behalf of Borrower	
201. Deposit	$5,000.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	**$5,000.00**
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	$60,500.49
302. Less amounts paid by/for borrower (line 220)	$5,000.00
303. Cash ☒ From ☐ To Borrower	$55,500.49

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	$55,000.00
402. Personal property	
403.	
404.	
405.	
Adjustment for items paid by seller in advance	
406. City/Town Taxes 07/31/2026 to 06/30/2027	$779.58
407. County Taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	**$55,779.58**
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	$5,000.00
502. Settlement charges to seller (line 1400)	$2,370.14
503. Existing loan(s) taken subject to	
504. Payoff of First Mortgage Loan	
505. Payoff of Second Mortgage Loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	**$7,370.14**
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	$55,779.58
602. Less reductions in amounts due seller (line 520)	$7,370.14
603. Cash ☒ To ☐ From Seller	$48,409.44

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges

700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows :			
701. $			
702. $1,250.00 to Revol Real Estate, LLC			
703. Commission paid at settlement			$1,250.00
704. Earnest deposit retained: $1,250.00			
800. Items Payable in Connection with Loan			
801. Our origination charge	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges	(from GFE #A)		
804. Appraisal fee	(from GFE #3)		
805. Credit report	(from GFE #3)		
806. Tax service	(from GFE #3)		
807. Flood certification	(from GFE #3)		
808.			
809.			
810.			
811.			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 07/31/2026 to 08/01/2026	(from GFE #10)		
902. Mortgage insurance premium	(from GFE #3)		
903. Homeowner's insurance	(from GFE #11)		
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment $0.00			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	$1,305.00	
1102. Settlement or closing fee to Real Estate Settlements & Escrow, LLC $250.00			
1103. Owner's title insurance to Chicago Title Insurance Company	(from GFE #5)	$300.00	
1104. Lender's title insurance to Chicago Title Insurance Company			
1105. Lender's title policy limit $			
1106. Owner's title policy limit $55,000.00			
1107. Agent's portion of the total title insurance premium to Real Estate Settlements & Escrow, LLC $261.00			
1108. Underwriter's portion of the total title insurance premium to Chicago Title Insurance Company $39.00			
1109. Abstract Fee to Global Agents, LLC $250.00			
1110. Title Examination Fee to Real Estate Settlements & Escrow, LLC $395.00			$350.00
1111. Title Insurance Binder to Real Estate Settlements & Escrow, LLC $75.00			
1112. Doc Prep Fee to Real Estate Settlements & Escrow, LLC $150.00			
1113. Wire Fee to Real Estate Settlements & Escrow, LLC Expense $35.00			
1114. Hand Recording Fee to Real Estate Settlements & Escrow, LLC Expense $35.00			
1115. Procure/Track Payoff/Release to Real Estate Settlements & Escrow, LLC Expense			
1116. Title Courier Fee to Real Estate Settlements & Escrow, LLC Expense $115.00			
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	$60.00	
1202. Deed $60.00 Mortgage $ Release $ to Circuit Court for Baltimore City			
1203. Transfer taxes	(from GFE #8)	$1,100.00	
1204. City/County tax/stamps Deed $825.00 Mortgage $0.00 to Director of Finance			
1205. State tax/stamps Deed $275.00 Mortgage $0.00 to Circuit Court for Baltimore City			
1206. Lien Certificate to Real Estate Settlements & Escrow, LLC Expense			
1207. Recordation Tax - City (Deed) to Director of Finance		$550.00	
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302. FinCEN Reporting & Filing Fee to Real Estate Settlements & Escrow, LLC Expense		$250.00	
1303. online tax payment fee			
1304. Seller Notary Fee to Real Estate Settlements & Escrow, LLC			
1305. Lien cert reimbursement to Real Estate Settlements & Escrow, LLC		$56.31	
1306. Current Water Bill to Director of Finance			$770.14
1307. 26/17 RE Tax Bill to Director of Finance		$849.60	
1308. Water Escrow to water escrow		$250.00	
1309.			
1310.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		**$4,720.91**	**$2,370.14**

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase	**HUD-1 Line Number**		
Our origination charge	#801		
Your credit or charge (points) for the specific interest rate chosen	#802		
Your adjusted origination charges	#803	$0.00	
Transfer taxes	#1203		$1,100.00

Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	1201		$60.00
Total			$60.00
Increase between GFE and HUD-1 Charges			%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	1001		
Daily interest charges	901		
Homeowner's insurance	903		
FinCEN Reporting & Filing Fee	1302		$250.00
Title services and lender's title insurance	1101		$1,305.00
Owner's title insurance	1103		$300.00

Loan Terms

Your initial loan amount is	
Your loan term is	
Your initial interest rate is	
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No, ☐ Yes, it can rise to a maximum of . The first change will be on and can change again every months after . Every change date, your interest rate can increase or decrease by . Over the life of the loan, your interest rate is guaranteed to never be lower than or higher than .
Even if you make payments on time, can your loan balance rise?	☒ No, ☐ Yes, it can rise to a maximum of
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No, ☐ Yes, the first increase can be on and the monthly amount owed can rise to . The maximum it can ever rise to is
Does your loan have a prepayment penalty?	☒ No, ☐ Yes, your maximum prepayment penalty is
Does your loan have a balloon payment?	☒ No, ☐ Yes, you have a balloon payment of due in years on
Total monthly amount owed including escrow account payments	☒ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☐ You have an additional monthly escrow payment of that results in a total initial monthly amount owed of . This includes principal, interest, any mortgage insurance and any items checked below: ☐ Property taxes ☐ Homeowner's insurance ☐ Flood insurance ☐ ☐ ☐

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

See signature addendum

Signature Addendum

Y and J Properties, Inc., a Pennsylvania Corporation

By:

Yessica Cruz Polo, President Date

Arlet Real Estate LLC, a Maryland Limited Liability Company

By:

Raul Guillermo Barquiza, Member Date

By:

Maria Virginia Piano, Member Date

The HUD-1 settlement statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement

Settlement Agent Date