

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File No. 2025-11687-DE	7. Loan No. 8975330	8. Mortgage Insurance Case No.
4. ☐ VA	5. ☐ Conv Ins.				

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: G & E Real Estate Development & Investment LLC 203 O'Brien RD Richmond, VA 23227	E. Name & Address of Seller: AAIA RML, LLC	F. Name & Address of Lender: Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Blue Gate Capital LLC 645 Madison Avenue 19th Floor New York, NY 10022
G. Property Location: 2814 West Cold Spring Lane Baltimore, MD 21215	H. Settlement Agent: Legacy Settlement Services, LLC	I. Settlement Date: 01/08/2026
	Place of Settlement: 2936 O Donnell Street Baltimore, MD 21224	Funding Date: 01/08/2026
		Disbursement Date: 01/08/2026

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction																																																																																																																																																																				
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Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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.

The information requested does not lend itself to confidentiality.

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. \$3,625.00 to Keller Williams Preferred Properties			
702. \$3,625.00 to Keller Williams Flagship of Maryland			
703. Commission paid at settlement			\$7,250.00
704. Selling Agent Admin Fee to Keller Williams Flagship of Maryland		\$600.00	
705. Selling Agent Commission to Keller Williams Flagship of Maryland		\$725.00	
800. Items Payable in Connection with Loan			
801. Our origination charge		\$3,357.81	
802. Your credit or charge (points) for the specific interest rate chosen			
803. Appraisal fee			
804. Credit report			
805. Tax service			
806. Flood certification			
807. Underwriting Fee to Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Blue Gate Capital LLC		\$1,499.00	
808. CoreLogix Property Tax and Insurance Solutions LLC fee to Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Blue Gate Capital LLC		\$225.00	
809. Lender Serving Setup to Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Blue Gate Capital LLC		\$30.00	
810. Lender Brokerage Orgination Fee to Prime Loan Advisors LLC		\$3,357.80	
811. Lender Processing Fee to Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Blue Gate Capital LLC		\$498.00	
812. Lender Interest Reserve to Mortgage Electronic Registration Systems, Inc. ("MERS") as Nominee for Blue Gate Capital LLC		\$1,364.11	
813. Lender's Legal Fee to Hartmann Doherty Rosa Berman Bullbulia LLC		\$1,275.00	
814. Processing Fee to Prime Loan Advisors LLC		\$500.00	
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 01/08/2026 to 02/01/2026		\$831.29	
902. Mortgage insurance premium			
903. Homeowner's insurance to OSC		\$1,466.81	
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Settlement or closing fee to Legacy Selement Services, LLC/Pete Lizarzaburu/Morgane Barry/ Nazie P		\$395.00	
1102. Owner's title insurance to WFG National Title Insurance Company		\$459.55	
1103. Lender's title insurance to WFG National Title Insurance Company		\$564.48	
1104. Lender's title policy limit \$167,890.00			
1105. Owner's title policy limit \$145,000.00			
1106. Recording Fee to Easton Enterprise, LLC		\$50.00	
1107. Title - Title Exam Fee to Legacy Settlement Services, LLC \$260.00		\$260.00	
1108. Title - Abstract and Title Update Fee to Legacy Settlement Services, LLC \$150.00		\$150.00	
1109. Title - FedEx/Wire to Legacy Settlement Services, LLC		\$50.00	
1110. Title - Lien Cert to Legacy Settlement Services, LLC		\$60.00	
1111. Title-Title Search Update Fee to Legacy Settlement Services, LLC		\$30.00	
1112.			
1113.			
1114. CPL (Lender) to WFG National Title Insurance Company		\$30.00	
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$60.00 Mortgage \$115.00 Release \$ to Circuit Court for Baltimore City		\$175.00	
1202. City/County tax/stamps Deed \$2,175.00 Mortgage \$0.00 to Director of Finance		\$1,087.50	\$1,087.50
1203. State tax/stamps Deed \$725.00 Mortgage \$0.00 to Circuit Court for Baltimore City		\$362.50	\$362.50
1204. Recordation Tax - City (Mortgage) to Director of Finance		\$230.00	
1205. Recordation Tax - City (Deed) to Director of Finance		\$725.00	\$725.00
1206. Recording Fee (Assignment of Mortgage or Lease) to Circuit Court for Baltimore City		\$115.00	
1207.			
1208.			
1209. Additional Recordation Tax - City (Deed of Trust) to Director of Finance		\$400.00	
1300. Additional Settlement Charges			
1301.			
1302.			
1303. Current Water Balance(read day 12/7) to Director of Finance			\$195.52
1304. Final Water Escrow to Seller Escrow			\$300.00
1305. Settlement/Closing Fee to Legacy Settlement Services, LLC			\$200.00
1306. Wire Fee to Legacy Settlement Services, LLC			\$50.00
1307. Secure Communication Fee to Legacy Settlement Services, LLC			\$69.00
1308. Miscellaneous Bill Appears on City Lien Cert(#0100024) to Director of Finance			\$174.94
1309. Ground Rent Redemption to Legacy Settlement Services, LLC		\$2,540.00	
1310. Maryland Withholding Tax to Maryland Treasurer			\$11,107.33
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$23,413.85	\$21,521.79

See signature addendum

G & E Real Estate Development & Investment LLC, a Virginia
Limited Liability Company

AAIA RML, LLC, a Delaware Limited Liability Company
By: Loan Servicer LLC, its Attorney in Fact
By: Lucas Sambrook, Authorized Signatory

By: _____
Gabriel W. Nimely, Managing Manager Date
By: _____
Evelyn Nimely, Member Date

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