

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File No. 26-5897	7. Loan No.	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: Dave Demar Aurel Francis 3962 Penhurst Avenue Baltimore, MD 21215	E. Name & Address of Seller: Sivenson Guerrier 1627 Fairlawn Avenue Southeast Washington, DC 20020	F. Name & Address of Lender:
G. Property Location: 1910 McHenry Street Baltimore, MD 21223	H. Settlement Agent: Clear Title Group Place of Settlement: 106 Old Court Road Suite 205 Baltimore, MD 21208	I. Settlement Date: 04/06/2026 Funding Date: 04/06/2026 Disbursement Date: 04/06/2026

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. \$			
702. \$			
703. Commission paid at settlement			
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge			
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. Draft loan documents to Clear Title Group		\$295.00	
808.			
809.			
810.			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 04/06/2026 to 05/01/2026			
902. Mortgage insurance premium			
903. Homeowner's insurance			
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 Clear Title Group			
1102. Owner's title insurance to Westcor Land Title Insurance Company		\$324.50	
1103. Lender's title insurance to Westcor Land Title Insurance Company			
1104. Lender's title policy limit \$			
1105. Owner's title policy limit \$50,000.00			
1106. Settlement Fee to Clear Title Group		\$350.00	
1107. Abstract/Title Search (Full) to Clear Title Group		\$225.00	
1108. Title Examination to Clear Title Group		\$375.00	
1109. Document Processing to Clear Title Group		\$150.00	
1110. Title Insurance Binder to Clear Title Group		\$75.00	
1111. Administrative/Processing Fees to Clear Title Group		\$155.00	
1112. Judgement Reports (2) to Clear Title Group		\$30.00	
1113. Lien certificate to Clear Title Group		\$55.00	
1114. Payoff Release & Tracking to Clear Title Group			
1115. FINCEN Reporting Fee to Clear Title Group		\$50.00	\$50.00
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$60.00 Mortgage \$60.00 Release \$ to Circuit Court for Baltimore City		\$120.00	
1202. City/County tax/stamps Deed \$420.00 Mortgage \$0.00 to Director of Finance		\$45.00	\$375.00
1203. State tax/stamps Deed \$250.00 Mortgage \$0.00 to Circuit Court for Baltimore City		\$125.00	\$125.00
1204. Recordation Tax - City (Deed) to Director of Finance		\$30.00	\$250.00
1300. Additional Settlement Charges			
1301. Open Water Bill - 2/28/26 - paid			
1302. Property Taxes 25-26 PAID			
1303. Ground Rent Due - 6/28/24 thru 12/28/25 (2 years) to Feiga Oberstein			\$130.00
1304. Estimated Water Through Closing to Director of Finance			\$82.04
1305. Water/Recording Escrow to Capital Bank - MAHT account			\$250.00
1306.			
1307.			
1308.			
1309.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$2,404.50	\$1,262.04

See signature addendum

Dave Demar Aurel Francis

Date

Sivenson Guerrier

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