

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 07/14/2026
Closing Date 07/07/2026
Disbursement Date 07/07/2026
Settlement Agent Lawyers Express Title LLC
File # 26-8837
Property 1809 N Milton Ave
Baltimore, MD 21213
Sale Price \$275,000

Transaction Information

Borrower Kenya Pope
16 Francis St ACP #14131
Annapolis, MD 21401
Seller S&D Property Partners
8843 Greenbelt Road 251
Greenbelt, MD 20770
Lender PNC Bank, N.A.

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☐ Conventional ☒ FHA
☐ VA ☐
Loan ID # 8200939314
MIC # 244-3751028-703

Loan Terms

Can this amount increase after closing?

Loan Amount \$270,019 NO

Interest Rate 6.25% NO

Monthly Principal & Interest \$1,662.55 NO
See Projected Payments below for your Estimated Total Monthly Payment

Prepayment Penalty Does the loan have these features?
NO

Balloon Payment NO

Projected Payments

Payment Calculation Years 1-30

Principal & Interest \$1,662.55

Mortgage Insurance + 120.98

Estimated Escrow + 272.25
Amount can increase over time

Estimated Total Monthly Payment \$2,055.78

Estimated Taxes, Insurance & Assessments
*Amount can increase over time
See page 4 for details*

\$272.25
a month

This estimate includes

- ☒ Property Taxes
☒ Homeowner's Insurance
☐ Other:

See Escrow Account on page 4 for details. You must pay for other property costs separately.

In escrow?

YES
YES

Costs at Closing

Closing Costs \$15,633.28 Includes \$10,557.23 in Loan Costs + \$10,076.05 in Other Costs - \$5,000.00 in Lender Credits. *See page 2 for details.*

Cash to Close \$3,529.67 Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

