ALTA COMMITMENT FOR TITLE INSURANCE

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

MD Code Ann., Insurance §22-104. This document constitutes a statement of the terms and conditions on which a title insurer is willing to issue a policy of title insurance if the title insurer accepts the premium for the policy. It is not a representation as to the state of title and does not constitute an abstract of title.

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida corporation, (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607
(612) 371-1111 *www.oldrepublictitle.com*

Countersigned:

By: ______________________
Authorized Officer or Licensed Agent

By ______________ President

Attest ______________ Secretary

COMMITMENT CONDITIONS

1. DEFINITIONS

a. “Discriminatory Covenant”: Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.

b. “Knowledge” or “Known”: Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.

c. “Land”: The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term “Land” does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.

d. “Mortgage”: A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.

e. “Policy”: Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.

f. “Proposed Amount of Insurance”: Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.

g. “Proposed Insured”: Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

h. “Public Records”: The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term “Public Records” does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.

i. “State”: The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term “State” also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.

j. “Title”: The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company’s liability and obligation end.

3. The Company’s liability and obligation is limited by and this Commitment is not valid without:

a. the Notice;

b. the Commitment to Issue Policy;

c. the Commitment Conditions;

d. Schedule A;

e. Schedule B, Part I—Requirements; and

f. Schedule B, Part II—Exceptions; and

g. a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY’S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:

   i. comply with the Schedule B, Part I—Requirements;

   ii. eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or

   iii. acquire the Title or create the Mortgage covered by this Commitment.

b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.

c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.

d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.

e. The Company is not liable for the content of the Transaction Identification Data, if any.

f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.

g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.

b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.

c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.

d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.

e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.

f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is $2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:
Issuing Agent: Universal Title, Ellicott City
Issuing Office: 8820 Columbia 100 Parkway, 310
Columbia, MD 21045
Issuing Office's ALTA® Registry ID:
Loan ID Number:
Commitment Number: 9-2026-7406
Issuing Office File Number: 9-2026-7406
Property Address: 1926 Lemmon Street, Baltimore, MD 21223
Revision Number:

Commitment for Title Insurance

SCHEDULE A

1. Commitment Date: June 17, 2026 at 8:00 AM

2. Policy to be issued:

a. 2021 ALTA Homeowner's Policy

Proposed Insured:	Meisha King
Proposed Amount of Insurance:	$30,000.00
The estate or interest to be insured:	leasehold, subject to the payment of the annual ground rent in the amount of $28.00, payable semiannually on the 1st days of April and October

3. The estate or interest in the Land at the Commitment Date is: leasehold, subject to the payment of the annual ground rent in the amount of $28.00, payable semiannually on the 1st days of April and October

4. The Title is, at the Commitment Date, vested in: Rodney Mason

Being the same property which by assignment dated May 28, 2021, and recorded among the Land Records of Baltimore City, Maryland on September 29, 2021, in Liber 23678, in Folio 118, was granted and assigned by Maria Luisa Chavez unto Rodney Mason.

5. The Land is described as follows: *See Exhibit A attached hereto and made a part hereof.*

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
Countersigned:
UNIVERSAL TITLE, ELLICOTT CITY
8820 Columbia 100 Parkway, 310, Columbia, MD 21045
Telephone: (410) 720-2294

By: ______________________________
Authorized Officer or Licensed Agent
Amin Khakpouri, License #2097133
Universal Title, Ellicott City, License # 3003258919

MD Code Ann., Insurance §22-104. This document constitutes a statement of the terms and conditions on which a title insurer is willing to issue a policy of title insurance if the title insurer accepts the premium for the policy. It is not a representation as to the state of title and does not constitute an abstract of title.

SCHEDULE B, PART I - Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.

2. Pay the agreed amount for the estate or interest to be insured.

3. Pay the premiums, fees, and charges for the Policy to the Company.

4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records:

   Duly authorized and executed Deed from Rodney Mason, to Meisha King, to be executed and recorded at closing.

5. Settlement Company to independently verify with PACER that the parties to their transaction are not in bankruptcy.

   NOTE: If parties to this transaction have filed for protection under the Federal Bankruptcy or state insolvency laws, then Company must be provided with a copy of the Order granting relief from stay and satisfactory evidence that no appeal(s) from such Order had/has been filed within the 14 day appear period under FRBP 8002.

6. Owner/Seller Affidavit must be executed prior to recordation of the instruments creating the estate or interest insured and must be returned with the final application for the policy(ies) and must show no exceptions.

7. AS TO OWNER'S POLICY ONLY: Examination of the land records for 20 years in the name(s) of the purchaser(s) of the property proposed to be insured and described in this title commitment, and disclosure to the Company of all liens issued by a federal district court

8. Clearance of all parties to transaction of the Specially Designated Nationals & Blocked Persons database. (PATRIOT ACT)

9. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable. For informational purposes only:

   2025/2026 Annual Base Taxes for Tax ID No. 20-12-0242-103 are $354.00 and were paid with interest on 12/05/2025 in the amount of $374.73.

   Current water sewer charges payable to Director of Finance were billed in the amount of $1,191.09 and are Due. Agent to verify, collect and pay all charges due at closing/recording.

10. PACER search on the day of closing for sellers, buyers and borrowers.

11. Proof that annual ground rent leases, and any sub-ground rent leases are paid current.

12. Receipt and review of the County/City Lien Certificate, where Lien Certificates are required for recording, and collect any open charges shown, as applicable.

13. NOTE: Because the land appears of record to be unencumbered, the Company requires that the affirmative declarations of the title affidavit, which includes a representation that there are no mortgages or other liens against the land whether recorded or not recorded, be properly emphasized before execution.

14. Affidavit in a form satisfactory to the Company and executed by the owner, or its agent, stating there are no parties in possession of the land described in Schedule A and there are no claims to any rights of possession or any lease affecting said land known to exist. Said Affidavit must be based on the actual knowledge of the Affiant after their due investigation and inquiry, and may not merely to the best of their knowledge and belief. In lieu of such owner's Affidavit, the Company will accept a similar affidavit from the buyer proposed to be insured hereunder.

15. The Company requires evidence of delivery of a Fraud Letter sent to the owner of record's address per City/County tax records, AND:

    1) The Company requires Seller to sign by Remote Online Notarization; or
    2) Evidence satisfactory to the Company verifying Seller's identity

SCHEDULE B, PART II - Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.

3. Any encroachment, encumbrance, violation, variation, discrepancy, conflict in boundary lines, shortage in area, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
   NOTE: As to Owner's Policy Only: The coverage afforded by covered matter 2(c) of the ALTA 2006/2021 Policy is hereby deleted. NOTE: As to issuance of the ALTA Homeowner's Policy, this exception does not limit the coverage afforded in Items 12, 18, 19, 21, 23, and 24 of Covered Risks

4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, unless such lien is shown by the Public Records at Date of Policy.
   NOTE: As to issuance of the ALTA Homeowner's Policy, this exception does not limit the coverage in item 8 of Covered Risks.

5. Roads, ways, streams or easements, if any, not shown of record, riparian rights and the title to any filled-in lands.

   - Exceptions 1 through 5 will not appear in the final loan title policy.

6. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions recorded in the land records of Baltimore City.

7. No liability is assumed with respect to any maintenance assessments as set forth in the aforesaid Restrictive Covenants.

8. Rights of others, if any, in and to the use and maintenance of ingress/egress easement above set forth with others.

9. Reservation of Easements as set forth in the restrictive covenants and/or as reflected on the recorded plat.

10. Rights of Tenants in Possession and any and all unrecorded leases.

11. Real estate taxes, including supplemental taxes, if applicable, and municipal charges for 2025 and subsequent years, not yet due and payable.

12. Subject to Water Meter Charges due or to become due, if any.

13. Due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, this policy does not insure Property that is directly or indirectly associated with, or related to, these activities.

14. No coverage is provided as to the measurements, calls, acreage or square footage of the land described herein.

15. Subject to the right, title and interest of the lessors in the lease establishing the leasehold interest and that lease providing for ground rent payments including, but not limited to, the obligation to pay ground rent as set forth therein.

    Further subject to payment of the annual ground rent of $$56.00, payable half-yearly on the {day of month} days of {months}, in each and every year pursuant to the Ground Rent Lease recorded in Deed Book {deed book} at {page} on {date recorded}.

16. Right, title and interest of Lessors and successors in title under a Lease dated December 17, 1874, as recorded among the aforesaid Land Records in Liber GR 863, folio 534 the sum of $28.00 annually, payable semi-annually on the 1st of April and October in each and every year, which annual rent has been paid current through the effective date hereof.

17. Rights of use in common with others in and to any party walls located on the subject property.

18. Subject to the use in common with others of Goldsmith Alley, an alley as set forth in the legal description.

19. Subject to the rights of any and all tenants in possession, if any, and all matters as a result of any unrecorded leases.

20. Rights of tenants under MD Real Property Code Ann. Sec 8-119, as may be amended.

EXHIBIT A
LEGAL DESCRIPTION

BEGINNING on the north side of Lemmon Street at the distance of 30 feet 4 inches west from the corner formed by the intersection of the north side of Lemmon Street and the west side of Goldsmith Alley, which place of beginning is designated to be in the center of a partition wall between the house on the lot now begin described and the house on the lot immediately east and adjacent thereto, running thence west on the north side of Lemmon Street 14 feet to the center of the partition wall between the house on the lot now being described and the house on the west and adjacent thereto, thence northerly through the center of said wall and continuing the same course in all parallel with Goldsmith Alley, 59 feet, more or less to an alley 4 feet wide, thence easterly on said alley with the use thereof in common, 14 feet to a point in line with the center of the partition wall first herein mentioned, thence southerly by a straight line through the center of said partition wall 59 feet, more or less, to the place of beginning.

FOR INFORMAITONAL PURPOSES ONLY: The property being known as: 1926 Lemmon Street