

## A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No 2502-0265

|                                                                                                                                                                                                                                                                                             |                                       |                                          |                                                                                                                                                                                        |             |                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------------------------------------------------------------------------------------------------------------|
| <b>B. Type of Loan</b>                                                                                                                                                                                                                                                                      |                                       |                                          |                                                                                                                                                                                        |             |                                                                                                                    |
| 1. <input type="checkbox"/> FHA                                                                                                                                                                                                                                                             | 2. <input type="checkbox"/> RHS       | 3. <input type="checkbox"/> Conv. Unins. | 6. File No.<br>MD-110339                                                                                                                                                               | 7. Loan No. | 8. Mortgage Insurance Case No.                                                                                     |
| 4. <input type="checkbox"/> VA                                                                                                                                                                                                                                                              | 5. <input type="checkbox"/> Conv Ins. |                                          |                                                                                                                                                                                        |             |                                                                                                                    |
| <b>C. Note:</b> 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. |                                       |                                          |                                                                                                                                                                                        |             |                                                                                                                    |
| <b>D. Name &amp; Address of Borrower:</b><br>GREEN DOOR HOMES LLC<br>927 Western Road<br>Cockeysville, MD 21030                                                                                                                                                                             |                                       |                                          | <b>E. Name &amp; Address of Seller:</b><br><br><br><br>                                                                                                                                |             | <b>F. Name &amp; Address of Lender:</b><br>RFLF 4, LLC<br>222 West Adams Street<br>Suite 3150<br>Chicago, IL 60606 |
| <b>G. Property Location:</b><br>15 North Eden Street<br>Baltimore, MD 21231                                                                                                                                                                                                                 |                                       |                                          | <b>H. Settlement Agent:</b><br>Micasa Title Group LLC<br><br><b>I. Settlement Date:</b><br>07/31/2026<br><b>Funding Date:</b><br>07/31/2026<br><b>Disbursement Date:</b><br>07/31/2026 |             |                                                                                                                    |
|                                                                                                                                                                                                                                                                                             |                                       |                                          | <b>Place of Settlement:</b><br>1777 Reisterstown Road, Suite 240<br>Baltimore, MD 21208                                                                                                |             |                                                                                                                    |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
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| <b>J. Summary of Borrower's Transaction</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  | <b>K. Summary of Seller's Transaction</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| 100. Gross Amount Due from Borrower<br>101. Contract sales price<br>102. Personal property<br>103. Settlement charges to borrower (line 1400) \$16,886.26<br>104. Payoff to Truist Lending Group, LLC \$187,950.00<br>105.<br>Adjustment for items paid by seller in advance<br>106. City/Town Taxes<br>107. County Taxes<br>108. Assessments<br>109.<br>110.<br>111.<br>112.<br>120. Gross Amount Due from Borrower \$204,836.26<br>200. Amount Paid by or in Behalf of Borrower<br>201. Deposit<br>202. Principal amount of new loan(s) \$204,000.00<br>203. Existing loan(s) taken subject to<br>204.<br>205. HOA funds \$404.26<br>206.<br>207.<br>208.<br>209.<br>Adjustments for items unpaid by seller<br>210. City/Town Taxes<br>211. County Taxes<br>212. Assessments<br>213.<br>214.<br>215.<br>216.<br>217.<br>218.<br>219.<br>220. Total Paid by/for Borrower \$204,404.26<br>300. Cash at Settlement from/to Borrower<br>301. Gross amount due from borrower (line 120) \$204,836.26<br>302. Less amounts paid by/for borrower (line 220) \$204,404.26<br>303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower \$432.00 |  | 400. Gross Amount Due to Seller<br>401. Contract sales price<br>402. Personal property<br>403.<br>404.<br>405.<br>Adjustment for items paid by seller in advance<br>406. City/Town Taxes<br>407. County Taxes<br>408. Assessments<br>409.<br>410.<br>411.<br>412.<br>420. Gross Amount Due to Seller<br>500. Reductions in Amount Due to Seller<br>501. Excess deposit (see instructions)<br>502. Settlement charges to seller (line 1400)<br>503. Existing loan(s) taken subject to<br>504. Payoff of First Mortgage Loan<br>505. Payoff of Second Mortgage Loan<br>506.<br>507.<br>508.<br>509.<br>Adjustments for items unpaid by seller<br>510. City/Town Taxes<br>511. County Taxes<br>512. Assessments<br>513.<br>514.<br>515.<br>516.<br>517.<br>518.<br>519.<br>520. Total Reduction Amount Due Seller<br>600. Cash at Settlement to/from Seller<br>601. Gross amount due to seller (line 420)<br>602. Less reductions in amounts due seller (line 520)<br>603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller |  |

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

|                                                                                                | Paid From Borrower's Funds at Settlement | Paid From Seller's Funds at Settlement |
|------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------|
| <b>700. Total Real Estate Broker Fees</b>                                                      |                                          |                                        |
| Division of commission (line 700) as follows:                                                  |                                          |                                        |
| 701. \$                                                                                        |                                          |                                        |
| 702. \$                                                                                        |                                          |                                        |
| 703. Commission paid at settlement                                                             |                                          |                                        |
| 704.                                                                                           |                                          |                                        |
| <b>800. Items Payable in Connection with Loan</b>                                              |                                          |                                        |
| 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. Origination Fee to RFLF 4, LLC                                                            | \$4,080.00                               |                                        |
| 808. Processing fee to RFLF 4, LLC                                                             | \$1,500.00                               |                                        |
| 809. Valuation Cost to RFLF 4, LLC                                                             | \$500.00                                 |                                        |
| 810.                                                                                           |                                          |                                        |
| <b>900. Items Required by Lender to be Paid in Advance</b>                                     |                                          |                                        |
| 901. Daily interest charges from 07/31/2026 to 08/01/2026 @ \$36.55 /day                       | \$36.55                                  |                                        |
| 902. Mortgage Insurance premium                                                                |                                          |                                        |
| 903. Homeowner's Insurance to Spotts Insurance Group                                           | \$1,483.00                               |                                        |
| 904. 26-27 Property tax to Director of Finance                                                 | \$4,373.39                               |                                        |
| <b>1000. Reserves Deposited with Lender</b>                                                    |                                          |                                        |
| 1001. Initial deposit for your escrow account                                                  | \$1,959.08                               |                                        |
| 1002. Homeowner's Insurance                                                                    |                                          |                                        |
| 1003. Mortgage Insurance                                                                       |                                          |                                        |
| 1004. Property taxes                                                                           |                                          |                                        |
| 1005.                                                                                          |                                          |                                        |
| 1006.                                                                                          |                                          |                                        |
| 1007. Aggregate Adjustment \$0.00                                                              |                                          |                                        |
| <b>1100. Title Charges</b>                                                                     |                                          |                                        |
| 1101. Settlement or closing fee to Micasa Title Group LLC                                      |                                          |                                        |
| 1102. Owner's title insurance to Weststar Land Title Insurance Company                         |                                          |                                        |
| 1103. Lender's title insurance to Weststar Land Title Insurance Company                        | \$420.44                                 |                                        |
| 1104. Lender's title policy limit \$204,000.00                                                 |                                          |                                        |
| 1105. Owner's title policy limit \$                                                            |                                          |                                        |
| 1106. Procurement of Payoff/Release to Micasa Title Group LLC                                  | \$250.00                                 |                                        |
| 1107. Title - Settlement Fee to Micasa Title Group LLC                                         | \$250.00                                 |                                        |
| 1108. Title Exam Fee to Micasa Title Group LLC                                                 | \$250.00                                 |                                        |
| 1109. Abstract/Title Search to Global Abstracts, LLC/Pam Murphy/Pat Sheekells                  | \$250.00                                 |                                        |
| 1110. CPL (Lender) to Weststar Land Title Insurance Company                                    | \$55.00                                  |                                        |
| <b>1200. Government Recording and Transfer Charges</b>                                         |                                          |                                        |
| 1201. Recording fees: Deed \$ Mortgage \$115.00 Release \$ to Circuit Court for Baltimore City | \$115.00                                 |                                        |
| 1202. City/County tax/stamps Deed \$0.00 Mortgage \$0.00                                       |                                          |                                        |
| 1203. State tax/stamps Deed \$0.00 Mortgage \$0.00                                             |                                          |                                        |
| 1204. Recordation Tax - City (Mortgage) to Director of Finance                                 | \$250.00                                 |                                        |
| <b>1300. Additional Settlement Charges</b>                                                     |                                          |                                        |
| 1301.                                                                                          |                                          |                                        |
| 1302.                                                                                          |                                          |                                        |
| 1303.                                                                                          |                                          |                                        |
| 1304. Condo through July 31, 2026 to TL&T Management                                           | \$1,032.00                               |                                        |
| 1305. Water due to Director of Finance                                                         | \$71.80                                  |                                        |
| 1306.                                                                                          |                                          |                                        |
| 1307.                                                                                          |                                          |                                        |
| 1308.                                                                                          |                                          |                                        |
| 1309.                                                                                          |                                          |                                        |
| <b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>       | <b>\$16,886.26</b>                       |                                        |

See signature addendum

GREEN DOOR HOMES LLC, a Maryland Limited Liability Company

By:

Marta Copenhansky, Sole and Managing 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