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	2/23/2026
Closing Date	2/24/2026
Disbursement Date	3/2/2026
Settlement Agent	Real Estate Settlements &
File #	MD-68890-RESE
Property	418 Oldham St Baltimore, MD 21224
Appraised Prop. Value	$284,000

Transaction Information

Borrower	Muhammed Ali Mehmood 418 Oldham St Baltimore, MD 21224
Lender	DAS Acquisition Company, LLC

Loan Information

Loan Term	30 years
Purpose	Refinance
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____________
Loan ID #	DMV012934329
MIC #	

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$138,000	**NO**
Interest Rate	6.125 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$838.50	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation		**Years 1-30**
Principal & Interest		$838.50
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	438.08
Estimated Total Monthly Payment		$1,276.58

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$438.08 Monthly	**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	$13,512.74	Includes $4,059.83 in Loan Costs + $9,452.91 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$1,194.18	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.* ☐ From ☒ To Borrower

Closing Cost Details

Loan Costs

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges		**$1,790.00**		
01 % of Loan Amount (Points)				
02 Processing Fees		$795.00		
03 Underwriting Fees		$995.00		
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For		**$1,038.70**		
01 Appraisal Fee	to APPRAISALS TODAY, INC.		$575.00	
02 Credit Report	to CIC Credit	$320.00		
03 Hybrid Closing Fee	to nCino	$45.00		
04 MERS Registration Fee	to MERS	$23.70		
05 Tax Service	to CoreLogic	$75.00		
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For		**$1,231.13**		
01 Title - Closing Protection Letter	to Chicago Title Insurance Company	$55.00		
02 Title - Doc Prep Fee	to Alliant Legal Group, LLC	$225.00		
03 Title - Lender's Title Insurance	to Chicago Title Insurance Company	$300.00		
04 Title - Lien Certificate/Tax Status Report	to Real Estate Settlements & Escrow, LLC	$56.13		
05 Title - Notary Fees	to Real Estate Settlements & Escrow, LLC	$100.00		
06 Title - Title Examination	to Real Estate Settlements & Escrow, LLC	$495.00		
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		**$4,059.83**		
Loan Costs Subtotals (A + B + C)		$3,484.83	$575.00	

Other Costs

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees		**$6,053.27**		
01 Recording Fees	Deed: $60.00 Mortgage: $60.00	$1,500.00		
02 City/County Tax/Stamps	to Baltimore City	$1,520.00		
03 State Tax/Stamps	to Baltimore City	$758.32		
04 Transfer Taxes	to Baltimore City	$2,274.95		
F. Prepaids		**$1,785.84**		
01 Homeowner's Insurance Premium (12 mo.)	to Travelers Personal Insurance	$1,809.00		
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest ($23.16 per day from 3/2/26 to 3/1/26)		-$23.16		
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing		**$1,314.24**		
01 Homeowner's Insurance	$150.75 per month for 3 mo.	$452.25		
02 Mortgage Insurance	per month for mo.			
03 Property Taxes	$287.33 per month for 5 mo.	$1,436.65		
04				
05				
06				
07				
08 Aggregate Adjustment		-$574.66		
H. Other		**$299.56**		
01 Lien Certificate/Tax Status Report	to Director of Finance	$199.56		
02 Water Bill Escrow	to Director of Finance	$100.00		
03				
04				
05				
06				
I. TOTAL OTHER COSTS (Borrower-Paid)		**$9,452.91**		
Other Costs Subtotals (E + F + G + H)		$9,452.91		

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$13,512.74**		
Closing Costs Subtotals (D + I)		$12,937.74	$575.00	
Lender Credits				

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 Servicing Corporation	$123,868.08
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	$123,868.08

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	$138,000.00	$138,000.00	NO
Total Closing Costs (J)	-$14,699.00	-$13,512.74	YES · See **Total Loan Costs (D)** and **Total Other Costs (I)**.
Closing Costs Paid Before Closing	$0	$575.00	YES · You paid these Closing Costs **before closing**.
Total Payoffs and Payments (K)	-$124,130.00	-$123,868.08	YES · See **Payoffs and Payments (K)**.
Cash to Close	**$829.00** [X] From [ ] To Borrower	**$1,194.18** [ ] From [X] To Borrower	Closing Costs Financed (Paid from your Loan Amount) $12,937.74

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *5% of the principal and interest overdue.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
418 Oldham St, Baltimore, MD 21224

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$5,256.96	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes, Homeowner's Insurance*
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$1,314.24	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$438.08	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$305,899.40
Finance Charge. The dollar amount the loan will cost you.	$165,828.27
Amount Financed. The loan amount available after paying your upfront finance charge.	$136,034.46
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.26 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	118.724 %

? **Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	DAS Acquisition Company, LLC		Real Estate Settlements & Escrow
Address	415 S Talbot St. Saint Michaels, MD 21663		6 Reservoir Cir, Ste 203 Baltimore, MD 21201
NMLS ID	227262		
MD License ID	227262		2087421
Contact	Sam Rosenblatt		Lindsay Garfield
Contact NMLS ID	75844		
Contact MD License ID	75844		W313270
Email	sam@usamortgage.com		lindsay@resetitle.com
Phone	410-375-4447		410-484-6997

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Muhammed Ali Mehmood   Date

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent Real Estate Settlements & Escrow