Rocket Mortgage
1050 Woodward Avenue | Detroit, MI 48226

Interest rate agreement

Leah Nolan
4833 Aberdeen Ave
Baltimore, MD 21206

Loan number
3584236067

Property address
1729 Darley Ave
Baltimore, MD 21213

Notice date
May 28, 2026

LOAN PROGRAM: A30C-Home Possible/Home Ready 30 yr Fxd
MORTGAGE TYPE/TERM: 30 years
LOAN AMOUNT: $106,700.00
LOCKED INTEREST RATE: 5.375%
INITIAL LOCK DATE: March 17, 2026
LOCK EXPIRATION DATE: June 8, 2026
LOAN DISCOUNT FEE: 0.299% ($319.03)
ESCROW/IMPOUND ACCOUNT: YES

Thanks for choosing us for your home financing needs. We'll begin processing your mortgage application as soon as all required application items are received, including your deposit. It's our goal to have your application fully processed, underwritten and approved on or before your anticipated closing date.

It's important to note that some parts of this process aren't under our control. For example, we can't be responsible for delays in loan approval or closing due to the following:

- The untimely receipt of an acceptable appraisal and/or required documentation
- Your existing home not selling
- Matters disclosed by a title commitment or survey
- Any other matters beyond our reasonable control

By applying for a mortgage, you agree to do the following:

- Cooperate in the application process, including submitting all required application items in a timely manner
- Notify Rocket Mortgage, LLC of any changes in the information on your application after you submit it
- If necessary, assist Rocket Mortgage, LLC in getting information from third parties such as your bank, employer, current mortgage company, etc.

Your loan consists of two parts:

- Principal balance - the amount of money you borrow
- Interest rate - the annual charge you pay to borrow that money

Please keep in mind that any references to interest rates and loan discount fees in other application documents, such as your Loan Estimate, are only estimates. This interest rate is enforceable by both the lender and the borrower.

You've requested a locked interest rate of 5.375% and a loan discount fee of 0.299% ($319.03) from the date of this Interest Rate Agreement until the Lock Expiration Date of June 8, 2026. This protects your interest rate from going up if the market changes. Here are the terms that apply:

- You must submit a signed purchase agreement to us by your Lock Expiration Date and all other requested application documents by April 1, 2026.
- Your locked rate will automatically expire if we don't receive a signed purchase agreement or the requested application documents by the dates noted above.
- You're required to close at your locked rate even if our interest rates go down between the date of this agreement and your Lock Expiration

Date.

- If you can't close on or before your Lock Expiration Date, you'll be required to close at either your locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.
- Your locked rate is only valid for:

PROPERTY ADDRESS:	1729 Darley Ave Baltimore, MD 21213
LOAN AMOUNT:	$106,700.00
LOAN PROGRAM:	A30C-Home Possible/Home Ready 30 yr Fxd

If you choose to purchase or refinance a different property, switch loan programs, change your point structure, extend your lock, or change your loan amount, you'll have to re-lock your interest rate. Your re-locked interest rate will equal either your original locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.

- If your loan does not close on or before June 8, 2026, the interest rate lock will need to be extended in order to maintain your chosen interest rate. There may be a fee associated with an extension. If you have questions about the process or associated fees, please contact us.

Neither this agreement nor the locking of an interest rate is a commitment to lend by Rocket Mortgage, LLC or an underwriting approval of your loan application.

By signing below, you acknowledge your understanding and agreement with these terms.

Leah Nolan 05/28/2026

- BORROWER - Leah Nolan - DATE -

Anthony Dunn 05/28/2026

- Lender Representative - Anthony Dunn -

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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	05/28/2026
Closing Date	05/29/2026
Disbursement Date	05/29/2026
Settlement Agent	Hoy & Hoy Law LLC
File #	HHLL-26-244
Property	1729 Darley Ave Baltimore, MD 21213
Sale Price	$110,000

Transaction Information

Borrower	Leah Nolan 4833 Aberdeen Ave Baltimore, MD 21206
Seller	MLB Investments LLC
Lender	Rocket Mortgage, LLC

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ ____________
Loan ID #	3584236067
MIC #	

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$106,700	**NO**
Interest Rate	5.375%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$597.49	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1-11	Years 12-30
Principal & Interest	$597.49	$597.49
Mortgage Insurance	+ 63.13	+ —
Estimated Escrow *Amount can increase over time*	+ 172.70	+ 172.70
Estimated Total Monthly Payment	$833.32	$770.19

Estimated Taxes, Insurance & Assessments		This estimate includes	In escrow?
Amount can increase over time *See page 4 for details*	$172.70 a month	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☐ Other:	

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

Costs at Closing

Closing Costs	$10,012.05	Includes $5,876.77 in Loan Costs + $4,135.28 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$2,420.74	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

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Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid By Others
A. Origination Charges		**$3,253.28**				
01 0.299% of Loan Amount (Points)		$319.03				
02 Broker Compensation	to AA Home Loans, LLC – 514 Oldham Stre	$2,934.25				
03						
04						
05						
06						
07						
B. Services Borrower Did Not Shop For		**$916.85**				
01 Appraisal Fee	to Rocket Close, LLC		$640.00			
02 Credit Report	to Advantage Credit	$132.00				
03 Flood Determination Fee	to CoreLogic Flood Services	$5.50				
04 Flood Life of Loan Coverage	to CoreLogic Flood Services	$3.40				
05 Life of Loan Tax Service	to CoreLogic Tax Services	$81.00				
06 MERS Registration Fee	to Mers	$24.95				
07 Tax Certification Fee	to Rocket Close, LLC	$30.00				
08						
09						
C. Services Borrower Did Shop For		**$1,706.64**				
01 Title–Abstract or Title Search	to TitleWave	$245.00				
02 Title–CPL (Lender)	to Fidelity National Title Insurance Compa	$55.00				
03 Title–Lenders Title Policy	to Hoy & Hoy Law LLC	$376.64				
04 Title–Lien Certificate	to Eclipse Title & Escrow LLC	$55.00				
05 Title–Overnight Fees	to Eclipse Title & Escrow LLC	$45.00				
06 Title–Recording Service	to Eclipse Title & Escrow LLC	$60.00				
07 Title–Settlement or Closing Fee	to Eclipse Title & Escrow LLC	$595.00				
08 Title–Tax Service Fee (Closing Agent)	to Hoy & Hoy Law LLC	$25.00				
09 Title–Technology Fee	to Hoy & Hoy Law LLC	$100.00				
10 Title–Title Examination Fee	to Eclipse Title & Escrow LLC	$150.00				
D. TOTAL LOAN COSTS (Borrower-Paid)		**$5,876.77**				
Loan Costs Subtotals (A + B + C)		$5,236.77	$640.00			
Other Costs						
E. Taxes and Other Government Fees		**$945.00**				
01 Recording Fees	Deed: $60.00 Mortgage: $60.00	$120.00				
02 Transfer Tax	to Maryland			$1,650.00		
03 Transfer Taxes	to Baltimore City	$825.00				
F. Prepaids		**$1,392.02**				
01 Homeowner's Insurance Premium (12 mo.)	to Allstate Vehicle And Property Insur	$1,344.23				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($15.93 per day from 5/29/26 to 6/1/26)		$47.79				
04 Property Taxes (mo.)						
G. Initial Escrow Payment at Closing		**$690.78**				
01 Homeowner's Insurance	$112.02 per month for 4 mo.	$448.08				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes	$60.68 per month for 8 mo.	$485.44				
04						
05						
06						
07						
08 Aggregate Adjustment		-$242.74				
H. Other		**$1,107.48**				
01 Real Estate Commission	to RE/MAX Components			$3,850.00		
02 Real Estate Commission	to VYBE Realty			$2,750.00		
03 Title–Owner's Title Policy (optional)	to Hoy & Hoy Law LLC	$612.48				
04 Title–Selling Agent Admin Fee	to VYBE Realty	$495.00				
05 Title–Wire Fee–Closing Agent	to Hoy & Hoy Law LLC			$45.00		
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		**$4,135.28**				
Other Costs Subtotals (E + F + G + H)		$4,135.28				
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$10,012.05**				
Closing Costs Subtotals (D + I)		$9,372.05	$640.00	$8,295.00		
Lender Credits						

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Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	$9,745.00	$10,012.05	**YES** See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	-$640.00	**YES** You paid these Closing Costs **Before Closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$3,300.00	$3,300.00	**NO**
Deposit	-$1,000.00	-$1,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	$0	$0	**NO**
Adjustments and Other Credits	-$12,088.00	-$9,251.31	**YES** See details in **Sections K and L**
Cash to Close	$43.00	$2,420.74	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing			**$119,438.74**
01	Sale Price of Property		$110,000.00
02	Sale Price of Any Personal Property Included in Sale		
03	Closing Costs Paid at Closing (J)		$9,372.05
04			
Adjustments			
05			
06			
07			
Adjustments for Items Paid by Seller in Advance			
08	City/Town Taxes	05/29/26 to 06/30/26	$66.69
09	County Taxes	to	
10	Assessments	to	
11			
12			
13			
14			
15			

L. Paid Already by or on Behalf of Borrower at Closing			**$117,018.00**
01	Deposit		$1,000.00
02	Loan Amount		$106,700.00
03	Existing Loan(s) Assumed or Taken Subject to		
04			
05	Seller Credit		
Other Credits			
06	Grant from Baltimore City – GAP funding		$5,000.00
07	Grant from Baltimore City		$1,650.00
Adjustments			
08	Grant from Baltimore City – FTHIP		$2,668.00
09			
10			
11			
Adjustments for Items Unpaid by Seller			
12	City/Town Taxes	to	
13	County Taxes	to	
14	Assessments	to	
15			
16			
17			

CALCULATION	
Total Due from Borrower at Closing (K)	$119,438.74
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$117,018.00
Cash to Close ☒ **From** ☐ **To Borrower**	**$2,420.74**

SELLER'S TRANSACTION

M. Due to Seller at Closing			**$110,066.69**
01	Sale Price of Property		$110,000.00
02	Sale Price of Any Personal Property Included in Sale		
03			
04			
05			
06			
07			
08			
Adjustments for Items Paid by Seller in Advance			
09	City/Town Taxes	05/29/26 to 06/30/26	$66.69
10	County Taxes	to	
11	Assessments	to	
12			
13			
14			
15			
16			

N. Due from Seller at Closing			**$8,295.00**
01	Excess Deposit		
02	Closing Costs Paid at Closing (J)		$8,295.00
03	Existing Loan(s) Assumed or Taken Subject to		
04	Payoff of First Mortgage Loan		
05	Payoff of Second Mortgage Loan		
06			
07			
08	Seller Credit		
09			
10			
11			
12			
13			
Adjustments for Items Unpaid by Seller			
14	City/Town Taxes	to	
15	County Taxes	to	
16	Assessments	to	
17			
18			
19			

CALCULATION	
Total Due to Seller at Closing (M)	$110,066.69
Total Due from Seller at Closing (N)	-$8,295.00
Cash ☐ **From** ☒ **To Seller**	**$101,771.69**

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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 overdue monthly principal and interest payment.*

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
1729 Darley Ave, Baltimore, MD 21213

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	$2,829.96	Estimated total amount over year 1 for your escrowed property costs: *Homeowners Insurance,Property Taxes*
Non-Escrowed Property Costs over Year 1	$0.00	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$690.78	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$235.83	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	$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	$0.00	

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.	$228,774.36
Finance Charge. The dollar amount the loan will cost you.	$120,740.22
Amount Financed. The loan amount available after paying your upfront finance charge.	$102,109.58
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.312%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	101.634%

? **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 the 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	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Rocket Mortgage, LLC	AA Home Loans, LLC	VYBE Realty	Katya Cordero	Hoy & Hoy Law LLC
Address	1050 Woodward Ave Detroit, MI 48226-1906	514 Oldham Street Baltimore, MD 21224	502 Washington Ave, Ste 101 Towson, MD 21204	1919 York Rd Timonium, MD 21095	4815 Galley Road Nottingham, MD 21236
NMLS ID	3030	1859242			
MD License ID	3030		17806	5808	NA - Law Firm
Contact	Charles L Abraham	Taylor Paff	Kevin Ngo	Katya Cordero	Justin Hoy
Contact NMLS ID		1137171			
Contact MD License ID			5003087	662554	2160215
Email	ChuckAbraham@RocketMortgage.com	taylor.paff@preferredhomeloans.com	kevin@knhomegroup.com	katya@justmyplace.com	justin@hoyandhoylaw.com
Phone	(313) 545-5745	(443) 931-8808	(410) 220-4648	(410) 215-2231	(443) 560-0968

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.

Leah nolan 05/28/2026

Leah Nolan Date