

Settlement Statement - Combined

KING TITLE COMPANY, INC

ALTA ID - 1089144

25 Hooks Lane, Suite 316, Pikesville, MD 21208

(410) 486-KING (5464), (410) 486-5605 (FAX), www.kingtitle.com, Email: mail@kingtitle.com

File Number	23454
Buyer Name	Jenene McDowell
Seller Name	Secretary of Housing & Urban Development, 100 Penn Square East, Philadelphia, PA 19107, HUD Case# 241-743107
Lender Name	Cash
Property Address	4004 Eierman Ave., Baltimore, Md. 21206
Settlement Date	June 30, 2017

Buyer/Borrower Charges				Seller Credits			
Sales price		33,930.00		Sales price		33,930.00	
Settlement charges from page 2		2,843.62					
Property tax	6/30/17	to	6/30/17	5.55	Property tax	6/30/17	to 6/30/17 5.55
Condo/HOA	6/30/17	to			Condo/HOA	6/30/17	to
Ground rent	6/30/17	to			Ground rent	6/30/17	to
Property tax	7/1/17	to	6/30/18	2,500.00			
Water escrow			300.00				
Subtotal Charges			39,579.17	Subtotal Credits			33,935.55

Buyer/Borrower Credits				Seller Charges			
Deposit held by seller				Deposit held by seller			
Principal amount of new loan				Settlement charges from page 2		1,017.90	
Deposit held by realtor				Payoff of mortgage loan			
Deposit held by title		1,500.00		Payoff of mortgage loan			
				Overnight express payoff			
Credit from Seller to Buyer				Credit from Seller to Buyer			
Property tax	7/1/16	to	6/30/17	Property tax	7/1/16	to	6/30/17
Ground rent		to	6/30/17	Ground rent		to	6/30/17
Condo/HOA		to	6/30/17	Condo/HOA		to	6/30/17
				Water Prior Reading Date			
		to	5/20/17	Water Last Read \$0.00		5/20/17	
Water Proration	5/20/17	to	6/30/17	Water Proration	5/20/17	to	6/30/17 62.80
		to		Water Escrow			
				Water Bill Due Now		46.98	
				Work Order U25242		207.87	
Subtotal Credits			1,500.00	Subtotal Charges			1,335.55
				Maryland Withholding Tax	0.00%		
Amount Due From Buyer			38,079.17	Amount Due To Seller			32,600.00

SETTLEMENT CHARGES				Buyer Charge	Seller Charge
Real Estate Broker fees		Company			
Commission	to:	Century 21 - The Real Estate Center	1,017.90		1,017.90
Commission	to:	Real Estate Professionals	195.00	195.00	
Commission	to:				
Commission	to:	Real Estate Professionals			
Items Payable In Connection with Loan					
Origination charge	to:				
Construction funds	to:				
Appraisal fee	to:				
Credit report	to:				
Document preparation	to:				
Flood certification	to:				
Lender inspection	to:				
Tax service	to:				
Underwriting Fee	to:				
Items Required by Lender to Be Paid in Advance					
Daily interest charge frn	to:	@			
Mortgage insurance premium	to:				
Haz insurance	to:				
Reserves Deposited with Lender					
Initial deposit for your escrow account					
Hazard insurance	months @	per month			
Mortgage insurance	months @	per month			
Property taxes	months @	per month			
Ground rent	months @	per month			
Aggregate Adjustment					
Title Charges					
Title - Services	to:				
Title - Closing Fee/Settlement	to:	King Title Company, Inc.	150.00		
Title - Examination	to:	King Title Company, Inc.	395.00		
Title - Binder	to:	King Title Company, Inc.	50.00		
Title - Document Preparation	to:	King Title Company, Inc.	295.00		
Title -	to:				
Title - Insurance	to:	Title Insurance Co/King Title Co	175.00		
Lender's title policy limit	\$0.00				
Owner's title policy limit	\$33,930.00	175.00			
Title - Judgment Search/Copies	to:	King Title Company, Inc.	95.00		
Title - Search/Abstract/expenses	to:	King Title Company, Inc.	200.00		
Title - Walk thru/Courier	to:	King Title Company, Inc.	100.00		
Title - Procure Payoff/Release	to:	King Title Company, Inc.			
Government Recording and Transfer Charges					
Deed 60	Mortg	Release	POA	60.00	
Recordation tax				170.00	
State transfer tax				84.83	
City/County transfer tax				254.48	
Additional Settlement Charges					
Location Drawing	to:				
Pest Inspection	to:				
Escrow	to:		509.31		
HOA/Condo Transfer Fee	to:				
Tax Certificate	to:	County/City	110.00		
	to:				
Total Charges				2,843.62	1,017.90

Substitute Form 1099 Seller Statement And Instructions - The information contained in the within document is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

Release Authorization - All parties authorize the release of a copy of this document or any Closing Disclosure to anyone with any interest in the property including but not limited to Condominium/Homeowners Associations or their agents, court clerks, ground rent owners, buyers, sellers, Realtors, attorneys, lenders. This document may be signed in counterparts.

Document Corrections - The undersigned hereby agree to fully cooperate in adjusting for typographical or clerical errors in any settlement documents including but not limited to, this document, Deed, Affidavits, miscellaneous documents executed at settlement, Contracts and Addendums, and Loan Documents ("Settlement Documents") executed in conjunction with the settlement, if requested by King Title Company, Inc. The undersigned hereby appoint King Title Company, Inc. and/or any employee of King Title Company, Inc. as attorney-in-fact to correct any such errors, including but not limited to completing dates, initials and signatures in any Settlement Documents required by the Lender and/or Settlement Agent; and to sign or initial where changes are made as our attorney-in-fact may deem proper and necessary. This power of attorney shall be irrevocable and shall survive the disability of the undersigned.

Adjustments - Settlement is made subject to further adjustment between all parties in the event of errors in calculations. I agree to pay on demand to King Title any outstanding amounts due, including but not limited to, items representing liens and/or owed against the property, and amounts necessary to be paid in order to record the documents.

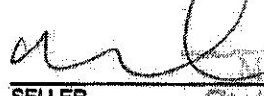
Release: We have been informed of the provisions of RP 7-106(b) of the Annotated Code of Maryland which will waive the requirement of providing evidence of a recorded release so long as the funds are disbursed within 5 days of settlement.

Stop Payment - All parties consent that in the event King Title is requested, required or deemed advisable by King Title, to stop payment on any check that has been issued, King Title may charge a stop payment fee of \$25.00 which fee shall be deducted from the funds from the initial check which is the subject of the stop payment.

Electronic Signatures - In accordance with the Uniform Electronic Transactions Act (UETA) and the Electronic Signatures in Global and National Commerce Act, or E-Sign (the Act), and other applicable local or state legislation regarding Electronic Signatures and Transactions, the parties do hereby expressly authorize and agree to the use of electronic signatures as an additional method of signing and/or initialing any closing documents. The parties hereby agree that either party may electronically sign or initial, as appropriate. In the event a third-party to the transaction contemplated by this agreement requires that any documents relative to the transaction be executed with hand-written signatures, then the parties agree to timely reexecute any necessary documents as required.

I have carefully reviewed the within Instrument and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of this document. We/I authorize King Title Company, Inc. to cause the funds to be disbursed in accordance with this statement.


BUYER/BORROWER


SELLER

BUYER/BORROWER
3810 Moravia RD
ADDRESS
Baltimore, MD 21206
CITY, STATE, ZIP
jenenem@gmail.com
EMAIL ADDRESS
443-467-3556
PHONE NUMBER

SELLER
ADDRESS
CITY, STATE, ZIP
EMAIL ADDRESS
PHONE NUMBER

SETTLEMENT AGENT DATE

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18:U.S. Code Section 1001 and Section 1010.

Washington Suburban Sanitary Commission
Current Water and Sewer Rates (effective July 1, 2016)

Consumption (in gallons) ADC* Range	Water Rate Per 1,000 Gallons	Sewer Rate Per 1,000 Gallons	Combined Water and Sewer Rate Per 1,000 Gallons
0 - 49	\$3.38	\$4.30	\$7.68
50 - 99	3.78	5.03	8.81
100 - 149	4.18	5.85	10.03
150 - 199	4.67	6.76	11.43
200 - 249	5.46	7.36	12.82
250 - 299	5.92	7.97	13.89
300 - 349	6.27	8.50	14.77
350 - 399	6.53	8.92	15.45
400 - 449	6.78	9.12	15.90
450 - 499	6.98	9.40	16.38
500 - 749	7.10	9.60	16.70
750 - 999	7.27	9.81	17.08
1,000 - 3,999	7.41	10.23	17.64
4,000 - 6,999	7.58	10.46	18.04
7,000 - 8,999	7.68	10.62	18.30
9,000 & Greater	7.81	10.90	18.71

*Average Daily Consumption

Flat Rate Sewer Charge-\$105.00 per quarter

PAYMENT INFORMATION

HOW TO PAY YOUR BILL: You may pay on-line or over the phone by check, VISA, Mastercard, Discover or American Express (A convenience fee applies); or by E-Z pay, personal check or money order. Our interactive voice response system (IVRS) allow access to account information/payments, 24 hours daily. (301)206-4001 or (800)634-8400

GO GREEN: Pay your bill, review your payment history and analyze your water usage for FREE through our electronic bill presentation & payment program. Register online at www.wsscwater.com/gogreen.

MAIL PAYMENT TO: 14501 Sweitzer Lane, Laurel, Maryland 20707-5901

UNDERSTANDING YOUR BILL

Ready-To-Serve-Charge: There are two components to this charge shown on the WSSC bill; (1) the existing Account Maintenance Fee which covers the cost to bring water and sewer service to every home and business; including meters, meter readers and billing; and (2) the new Infrastructure Investment Fee which is allocated to the replacement/rehabilitation of system infrastructure.

Bay Restoration Fee (BRF): This fee is collected by WSSC on behalf of the State of Maryland in compliance with a 2004 law. This fund is used by the State to improve water quality in the Chesapeake Bay. To determine eligibility for an exemption of this fee, visit www.wsscwater.com/bayexempt.

Customer Assistance Program (CAP): WSSC provides a partial credit for low income residential customers. Eligibility is based upon participation in the Office of Home Energy Program. CAP provides relief for the two components of the Ready-To-Serve Charge and will be shown on a customer bill as one credit. Learn more or check eligibility at www.wsscwater.com/CAP.

FOR EMERGENCY SERVICE 24 HOURS DAILY CALL (301) 206-4002

BUREAU OF REVENUE COLLECTIONS

DUPLICATE BILL

BILL NO: 8194094
BLOCK/LOT: 5898H 103
BILL DATE: 01/17/17

SECRETARY OF HOUSING AND URBAN
DEVELOPMENT, THE
2401 N.W. 23RD ST, STE 1D
OKLAHOMA CITY, OK 73107

MBFBLX REV. 2 - 07/13

MISCELLANEOUS BILL

BILL NO: 8194094
BLOCK/LOT: 5898H 103
BILL DATE: 01/17/17

PLEASE RETURN THIS PART WITH YOUR PAYMENT
Baltimore City now offers a FREE service for paying this bill online via a personal checking account. Please visit baltimorecity.gov and click 'Online Payments' under Services.

IF PAID BY	
06/17/17	204.97
07/17/17	207.87

P. O. BOX 17535
BALTIMORE, MD 21297-1535

SECRETARY OF HOUSING AND URBAN
DEVELOPMENT, THE
2401 N.W. 23RD ST, STE 1D
OKLAHOMA CITY, OK 73107

[illegible]

KING TITLE COMPANY, INC.

SUITE 316, 25 HOOKS LANE, BALTIMORE, MD 21208
(410)-486-5464, (410)-486-5605 (FAX), Email - David@kingtitle.com

Proration Letter - Taxes

Property Address:	4004 Eierman Avenue, Baltimore, MD 21206
Settlement Date:	June 30, 2017
Proration Date	June 30, 2017
Annual Amount	\$2,026.20
Amount Per Day	\$5.55
Number of Days	0
Proration on Settlement Statement (# of days x amount per day)	\$0.00

KING TITLE COMPANY, INC.

SUITE 316, 25 HOOKS LANE, BALTIMORE, MD 21208
(410)-486-5464, (410)-486-5605 (FAX), Email - David@kingtitle.com

Proration Letter - Water

Property Address:	4004 Eierman Avenue, Baltimore, MD 21206
Settlement Date	June 30, 2017
Prior Reading Date	April 20, 2017
Last Reading Date	May 20, 2017
Last Reading Amount	\$46.98
Amount Per Day	\$1.57
Number of Days	41
Proration on Settlement Statement (# of days x amount per day)	\$64.21

6/13/2017

City of Baltimore, Maryland

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Search for a Water Bill
Catherine E. Pugh, Mayor

City of
BALTIMORE
Maryland



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Water Bill Detail

Account Identification

Account Number: 11000194002
Service Address: 4004 EIERMAN AVE

Current Billing Information

Current Read Date: 5/20/2017
Current Bill Date: 5/31/2017
Penalty Date: 6/20/2017

Current Bill Amount: \$46.98
Previous Balance: \$19.04
Current Balance: \$46.98

Previous Billing Information

Previous Read Date: 4/20/2017

Payment History

Last Pay Date: 6/8/2017
Last Pay Amount: \$440.85

Some of the information is preliminary. It is subject to review and may be revised by the Revenue Measurement and Billing Division.

[Pay Online with Credit Card or Checking Account](#)

M & T bank in partnership with Online Resources is now able to facilitate making metered water payments via a direct debit to your personal/business checking account or credit card. Please note that personal/business savings accounts will not be accepted.

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6/13/2017

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Real Property
Catherine E. Pugh, Mayor

City of
BALTIMORE
Maryland



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200 Holliday St., Room 7

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MAYOR AND CITY COUNCIL OF BALTIMORE
REAL PROPERTY TAX LEVY
JULY 1, 2016 TO JUNE 30, 2017

SECRETARY OF HOUSING AND URBAN DEVELOPMENT, THE
2401 N.W. 23RD ST, STE 1D
OKLAHOMA CITY, OK 73107

BUREAU OF REVENUE COLLECTIONS
200 HOLLIDAY STREET
BALTIMORE, MD 21202

TELEPHONE INQUIRIES:
BILLING 410-398-3587
R/R REFERENCE 1663960010300
STATE DEPARTMENT OF ASSESSMENTS 410-707-2220
STATE HOMEOWNER CREDIT 410-707-4433

PROPERTY IDENTIFIER
WD SECTION BLOCK LOT
27 010 599B 185
LOT DIMENSIONS
14095-10
NOT A PRINCIPAL RESIDENCE
CONSTANT YIELD \$ 2.189 DIFFERENCE \$.059

Assessed Property:
4004 EIERMAN AVE

TAX DESCRIPTION	ASSESSMENT	RATE	TAX
STATE TAX	86,267	\$1.120	96.62
CITY TAX	86,267	\$2.2480	1,939.28
TOTAL TAX			2,035.90
PAID 08/09/16			-2,026.20
8.70-			

SEMIANNUAL PAYMENT SCHEDULE

IF PAID BY	1ST INSTALLMENT	DISCOUNT & PEN	PAY THIS AMOUNT
IF PAID BY	2ND INSTALLMENT	SER. CHGS./P.	PAY THIS AMOUNT
SERVICE FEE FOR SEMIANNUAL IS:	Fee:		

ANNUAL PAYMENT SCHEDULE

IF PAID BY	DISCOUNT & PEN	PAY THIS AMOUNT
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Amount Due: 0.00

The amount due above is the full annual amount due including the applicable discount. If you are eligible to pay semi-annually and wish to do so, please refer to the Semi-Annual Payment Schedule above and remit that amount at this time.

Pay Online with Credit Card or Checking Account

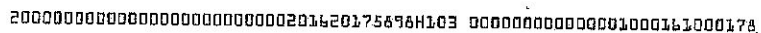
M & T bank, in partnership with Online Resources, is now able to facilitate making real property tax payments via a direct debit to your personal/business checking account or credit card. Please note that personal/business savings accounts will not be accepted.

Important Note:

Disclaimer: Baltimore City government provides online access to the public information maintained in its records.

Real Property data is updated online daily (Monday through Friday, except for holidays). Recent payments may not be reflected. While we have confidence in the accuracy of these records, Baltimore City makes no warranties, expressed or implied, regarding the information.

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Sales Contract

Property Disposition Program

U.S. Department of Housing and Urban Development

Office of Housing

Federal Housing Commissioner

HUD Case No.

241-743107

1. I (We), Jenene McDowell

(Purchaser(s)) agree to purchase on the terms set forth herein, the following property, as more particularly described in the deed conveying the property to the Secretary of Housing and Urban Development:

4004 EIERMAN AVENUE, Baltimore, MD, 21206

(street number, street name, unit number, if applicable, city, county, State)

2. The Secretary of Housing and Urban Development (Seller) agrees to sell the property at the price and terms set forth herein, and to prepare a deed containing a covenant which warrants against the acts of the Seller and all claiming by, through or under him. Title will be taken in the following name(s) and style: Single Person Jenene McDowell3. The agreed purchase price of the property is 3. \$ 33,930.00Purchaser has paid \$ \$500.00 as earnest money to be applied on the purchase price, and agrees to pay the balance of the purchase price, plus or minus prorations, at the time of closing, in cash to Seller. The earnest money deposit shall be held by King Title Company, Inc.4. ☐ Purchaser is applying for FHA insured financing I ☐ 203(b), ☐ 203(b) repair escrow, ☐ 203(k) with a cash down payment of \$ TBD due at closing and the balance secured by a mortgage in the amount of \$ TBD for TBD months (does not include FHA Mortgage Insurance Premium, prepaid expenses or closing costs Seller has agreed to fund into mortgage.).☐ Said mortgage involves a repair escrow amounting to \$☒ Purchaser is paying cash or applying for conventional or other financing not involving FHA.5. Seller will pay reasonable and customary costs, but not more than actual costs, nor more than paid by a typical Seller in the area, of obtaining financing and/or closing (excluding broker's commission) in an amount not to exceed 5. \$ 0.006a. Upon sales closing, Seller agrees to pay to the broker identified below a commission (including selling bonus, if offered by seller) of 6a. \$ 0.006b. If broker identified below is not the broad listing broker, broad listing broker will receive a commission of 6b. \$ 1,017.907. The net amount due Seller is (Purchase price [Item 3] less Items 5 and 6) 7. \$ 32,912.108. Purchaser is: ☐ owner-occupant (will occupy this property as primary residence) ☒ investor☐ nonprofit organization ☐ public housing agency ☐ other government agency. Discount at closing: %9. Time is of the essence as to closing. The sale shall close not later than 30 ☒ days from Seller's acceptance of contract. Closing shall be held at the office of Seller's designated closing agent or King Title Company, Inc.10. If Seller does not accept this offer, Seller ☒ may ☐ may not hold such offer as a back-up to accepted offer.11. Lead based paint addendum ☒ is ☐ is not attached; Other addendum ☒ is ☐ is not attached hereto and made part of this contract.12. Should Purchaser refuse or otherwise fail to perform in accordance with this contract, including the time limitation, Seller may, at Seller's sole option, retain all or a portion of the deposit as liquidated damages. The Seller reserves the right to apply the earnest money, or any portion thereof, to any sums which may be owed by the Purchaser to the Seller for rent. Purchaser's initials: JM Seller's initials: MS

13. This contract is subject to the Conditions of Sale on the reverse hereof, which are incorporated herein and made part of this contract.

Certification of Purchaser: The undersigned certifies that in affixing his/her signature to this contract he/she understands:

(1) all the contents thereof (including the Conditions of Sale) and is in agreement therewith without protest; (2) he/she is responsible for satisfying itself as to the full condition of the property; and (3) that Seller will not perform repairs after acceptance of this contract.

Purchaser(s): (type or print names & sign)

Jenene McDowell

Purchaser(s) Address:

3810 Moravia RD
Baltimore, MD 21206

Purchaser(s) Social Security Number (SSN) or Employer Identification Number (EIN) (include hyphens) Phone No:

217-88-5472(443) 467-3558

Seller: Secretary of Housing and Urban Development

By: (type name & title, & sign) Michael Sneed

Contract Manager

Date Purchaser(s) Signed Contract:

06/04/2017

Date Contract Accepted by HUD:

6/8/17

Certification of Broker: The undersigned certifies that: (1) neither he/she nor anyone authorized to act for him/her has declined to sell the property described herein to or to make it available for inspection or consideration by a prospective purchaser because of his/her race, color, religion, sex, familial status, national origin, or disability; (2) he/she has both provided and explained to the purchaser the notice regarding use of Seller's closing agent; (3) he/she has explained fully to the purchaser the entire terms of the contract, including Condition B on the reverse hereof; and (4) he/she is in compliance with Seller's earnest money policy as set forth on HUD forms SAMS-1111, Payee Name and Address, and SAMS-1111-A, Selling Broker Certification, which he/she has executed and filed with Seller.

Broker's Business Name & Address: (for IRS reporting) (include Zip Code)

REAL ESTATE PROFESSIONALS, INC.

Broker's EIN or SSN: (include hyphens)

52-2179798

SAMS NAID:

RBRTKT9798518 Eastern Boulevard, Baltimore, MD 21221

Signature of Broker:

XJenene McDowell

Broker's Phone No:

(410) 916-8200

Type or print the name and phone number of sales person:

Jenene McDowelljenenem@gmail.com (443) 467-3556

This section for HUD use only. Broker notified of:

☒ Acceptance ☐ Back-Up No.☐ Rejection ☐ Return Earnest Money Deposit

Authorizing Signature & Date:

XValerie Delman6-7-17

Previous editions are obsolete

ref. Handbook 4310.5

form HUD-954B (1/99)