

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File No. 24-4499	7. Loan No. 34845438	8. Mortgage Insurance Case No.
4. ☐ VA	5. ☐ Conv Ins.				

C. Note: 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.

D. Name & Address of Borrower: EOG Investments, LLC 1201 Seven Locks Road Rockville, MD 20854	E. Name & Address of Seller: Laura Phillips Byrd 1906 Cross Trails Road Woodlawn, MD 21244	F. Name & Address of Lender: Kiavi Funding, Inc. 2 Allegheny Center Nova Tower 2, Suite 200 Pittsburgh, PA 15212
G. Property Location: 1906 Madison Avenue Baltimore, MD 21217	H. Settlement Agent: Cotton Duck Title Company	I. Settlement Date: 11/21/2024
	Place of Settlement: 921 West 36th Street Baltimore, MD 21211	Funding Date: 11/21/2024 Disbursement Date: 11/21/2024

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction																																																																																																																																																																				
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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			
700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows :			
701. \$5,375.00 to Long and Foster Real Estate, Inc.			
702. \$5,375.00 to Northgate Realty			
703. Commission paid at settlement			
704.			\$10,750.00
705.			
706. Broker Flat/Admin Fee to Long and Foster Real Estate, Inc.			\$495.00
707. Broker Flat/Admin Fee to Northgate Realty		\$475.00	
800. Items Payable in Connection with Loan			
801. Our origination charge to Kiavi		\$3,087.00	
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. Processing Fee			
808. Underwriting Fee			
809. Construction Holdback to Kiavi Funding, Inc.		\$126,000.00	
810. Broker Origination Fee to Spinnaker Funding Group, LLC		\$6,174.00	
811. Tax Service Fee to Kiavi Funding, Inc.		\$1,499.00	
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 11/21/2024 to 12/01/2024 @ \$60.646 /day		\$606.46	
902. Mortgage insurance premium			
903. Homeowner's insurance to Luray & Associates, Inc.		\$2,856.50	
904. Real Prop Taxes 2nd Installment to Director of Finance (RPT)		\$1,329.91	
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Settlement or closing fee to Cotton Duck Title Company		\$400.00	
1102. Owner's title insurance to Old Republic National Title Insurance Company		\$587.00	
1103. Lender's title insurance to Old Republic National Title Insurance Company		\$1,017.45	
1104. Lender's title policy limit \$308,700.00			
1105. Owner's title policy limit \$215,000.00			
1106. Title Search by Attorney to Harvey & Harvey Attys at Law		\$200.00	
1107. Title Exam by Attorney to Harvey & Harvey Attys at Law		\$200.00	
1108. Judgment Reports to Property Insight/H&H-\$15/name		\$30.00	
1109. Recording-Processing & Walk Through to Recordings R Us/CDTC		\$100.00	
1110. Lien Certificate(s) to Director of Finance/CDTC		\$60.00	
1111. Secure Mortgage Payoff/Tracking/Release to Cotton Duck Title Company			\$195.00
1112. Title Insurance Binder to Cotton Duck Title Company		\$50.00	
1113. Technology Fee to Cotton Duck Title Company		\$125.00	
1114. Overnight Delivery to FedEx/CDTC-\$25 each		\$25.00	
1115. Verified Wires, incoming or outgoing to M&T Bank/CDTC-\$25 each		\$50.00	\$25.00
1116. Water Escrow – Buyer to Water Escrow (Buyer)		\$100.00	
1117.			
1118. CPL (Lender) to Old Republic National Title Insurance Company		\$30.00	
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$60.00 Mortgage \$115.00 Release \$ to Circuit Court for Baltimore City		\$175.00	
1202. City/County tax/stamps Deed \$3,225.00 Mortgage \$ to Director of Finance		\$1,612.50	\$1,612.50
1203. State tax/stamps Deed \$1,075.00 Mortgage \$ to Circuit Court for Baltimore City		\$537.50	\$537.50
1204. Recordation Tax - City (Deed) to Director of Finance		\$1,075.00	\$1,075.00
1205. Additional Rec Tax on 126K to Director of Finance (SRT)		\$1,260.00	
1206. Assignment of Rents and Leases to Circuit Court of Baltimore City		\$60.00	
1300. Additional Settlement Charges			
1301. OPEN Water Read 9/27 to Director of Finance (H2O)			\$2,704.84
1302. Recording Escrow to Recording Escrow (Seller)			\$1,000.00
1303. 2024-25 Special Benefit Tax to Director of Finance (SpBen)			\$167.02
1304. 2023-24 Special Benefit Tax to Director of Finance (SpBen)			\$197.69
1305. 2022-23 Special Benefit Tax to Director of Finance (SpBen)			\$225.71
1306.			
1307.			
1308.			
1309.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$149,722.32	\$18,985.26

See signature addendum

EOG Investments, LLC, a Maryland Limited Liability Company
By: Stantibus Investments Holdings LLC, its Sole Member

By: _____
Jesus Obregon, Managing Member _____ Date

Laura Phillips Byrd _____ 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