

File No./Escrow No.: 54682-26
Print Date & Time: 07/17/2026 11:13 AM
Officer/Escrow Officer:

Keystone Title Settlement Services, LLC
ALTA ID: 1089034
2099 Gaither Road, Suite 250
Rockville, MD 20850

Settlement Location:
133 Echota Parkway, Boone, NC 28607

Property Address: 2705 Ferry Bar Drive, Lot 185, Locke Landing, Baltimore, MD 21230
Buyer: Daniel M. Fry and Nora A. Fry Joint Revocable Trust
Seller: DRB Group Mid-Atlantic, LLC
Lender: First Home Mortgage Corporation

Settlement Date: 7/17/2026 3:00 PM
Disbursement Date: 7/17/2026
Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$730,081.00	Sales Price of Property	\$730,081.00	
		Deposit		\$40,000.00
		Loan Amount		\$584,065.00
\$21,902.00		Seller Credit		\$21,902.00
\$40,000.00		Excess Deposit		
		Prorations/Adjustments		
		County Taxes from 7/17/2026 to 6/30/2027	\$1,128.27	
		Survey	\$250.00	
		Builder processing fee	\$1,495.00	
	\$1,128.27	County Taxes from 7/17/2026 to 6/30/2027		
	\$250.00	Survey		
	\$1,495.00	Builder processing fee		
		Loan Charges to First Home Mortgage Corporation		
		LenderCredits to First Home Mortgage Corporation	\$(1,053.00)	
		Other Loan Charges		
		Application Fees	\$95.00	
		Processing Fees	\$995.00	
		Tech Fee	\$150.00	
		Underwriting Fees	\$895.00	
		Appraisal Fee: \$650.00 POC-Borrower		

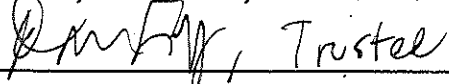
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Appraisal Management Fee: \$175.00 POC-Borrower		\$100.00
		Collateral Desktop Fee	\$120.00	
		Flood Certification Fee	\$7.50	
		Remote Closer Fee to Bancserv	\$175.00	
		Title - Abstract/Title Search to Seaside Title & Abstract, LLC	\$150.00	
		Title - Courier / Overnight Fee to FedEx	\$50.00	
		Title - E-Recording Fee to Simplifile, LC	\$9.50	
\$110.00		Title - Lien Certificate to Baltimore City		
		Prepaid Interest to First Home Mortgage Corporation	\$1,581.90	
		Impounds		
		Homeowner's Insurance 3 mo @ \$ 79.08/mo	\$237.24	
		Property Taxes 3 mo @ \$ 547.19/mo	\$1,641.57	
		Title Charges & Escrow / Settlement Charges		
		CPL with Commonwealth Land Title	\$55.00	
		Lender's Policy with Commonwealth Land Title	\$1,921.40	
		Owner's Policy with Commonwealth Land Title	\$2,454.77	
		Commission		
\$20,250.00		Real Estate Commission Buyers Broker to Cummings & Co. Realtors		
		Government Recording and Transfer Charges		
		City Transfer Tax to Director of Finance	\$10,951.22	
		State Transfer Tax to Circuit Court for Baltimore City	\$3,650.41	
		Recording Fees (Deed) to Circuit Court for Baltimore City	\$115.00	
		Recording Fees (Mortgage) to Circuit Court for Baltimore City	\$115.00	
		State Recordation Tax to Director of Finance	\$7,305.00	
		Miscellaneous		
		Homeowner's Insurance Premium to Travelers Personal Insurance	\$949.00	
		First Year Taxes 7/1/26 - 6/30/27 to Baltimore City	\$17,300.00	
\$1,180.00		Est. Land Tax Due 7/1/26 - 6/30/27 to Director of Finance		
		Broker Admin Fee to Cummings & Co. Realtors	\$695.00	
\$600.00		water/sewer escrow to Director of Finance		
\$1,500.00		Broker Bonus to Cummings & Co. Realtors		
		FFBC 7/17/26 - 12/31/26 to Halp Land Development Corp.	\$183.70	
		HOA Due 7/17/26 - 8/31/26 to Riverfront at Locke Landing Assoc.	\$207.80	
		HOA Capital Contribution to Riverfront at Locke Landing Assoc.	\$100.00	
\$124.11		Home Warranty to Residential Warranty Company, LLC		

Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$85,666.11	\$732,954.27	Subtotals	\$784,012.28	\$646,067.00
		Due From Borrower		\$137,945.28
\$647,288.16		Due To Seller		
\$732,954.27	\$732,954.27	Totals	\$784,012.28	\$784,012.28

Acknowledgement

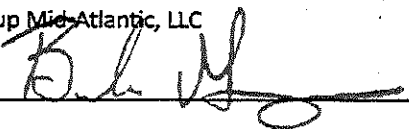
We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Keystone Title Settlement Services, LLC to cause the funds to be disbursed in accordance with this statement.

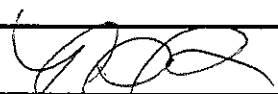
Daniel M. Fry and Nora A. Fry Joint Revocable Trust

By: 
Daniel M. Fry, Trustee

By: 
Nora A. Fry, Trustee

DRB Group Mid-Atlantic, LLC

By: 


Escrow Officer