OMB Approval No. 2502-0265

A. Settlement Statement (HUD-1)

B. Type of Loan

1. ☐ FHA 2. ☐ RHS 3. ☐ Conv. Unins. 4. ☐ VA 5. ☐ Conv. Ins.	6. File Number: 26-10433	7. Loan Number: n/a	8. Mortgage Insurance Case Number:

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agents 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:	E. Name & Address of Seller:	F. Name & Address of Lender:
Thomas McDonald, Angel McDonald 905 Hall Station Drive, Bowie, MD 20721	Roger Cockroft 131 W. Fort Avenue, Baltimore, MD 21230	
G. Property Location: 131 W. Fort Avenue Baltimore, MD 21230	**H. Settlement Agent:** Emerald Title & Escrow, Inc. 1395 Piccard Drive, Suite 304, Rockville, MD 20850 tele: 301-947-9080 fax: 301-947-0675	**I. Settlement Date:** 05/07/2026 **Disbursement Date:** 05/07/2026
	Place of Settlement: 1395 Piccard Drive, Suite 304, Rockville, MD 20850	TitleExpress Printed 05/05/2026 at 9:20 am by MJH

J. Summary of Borrower's Transaction

100.	**Gross Amount Due from Borrower**	
101.	Contract sales price	590,000.00
102.	Personal property	
103.	Settlement charges to borrower (line 1400)	13,626.60
104.		
105.		
	Adjustments for items paid by seller in advance	
106.	City/town taxes 05/07/2026 to 06/30/2026	1,709.73
107.	County taxes to	
108.	Assessments 05/07/2026 to 12/31/2026	353.59
109.		
110.		
111.		
112.		
120.	**Gross Amount Due from Borrower**	**605,689.92**
200.	**Amounts Paid by or in Behalf of Borrower**	
201.	Deposit or earnest money	10,000.00
202.	Principal amount of new loan(s)	
203.	Existing loan(s) taken subject to	
204.		
205.		
206.		
207.		
208.		
209.		
	Adjustments for items unpaid by seller	
210.	City/town taxes to	
211.	County taxes to	
212.	Assessments to	
213.		
214.		
215.	Water/Sewer Adjustm 04/02/2026 to 05/07/2026	108.49
216.		
217.		
218.		
219.		
220.	**Total Paid by/for Borrower**	**10,108.49**
300.	**Cash at Settlement from/to Borrower**	
301.	Gross amount due from borrower (line 120)	605,689.92
302.	Less amounts paid by/for borrower (line 220)	10,108.49
303.	**Cash ☒ From ☐ To Borrower**	**595,581.43**

K. Summary of Seller's Transaction

400.	**Gross Amount Due to Seller**	
401.	Contract sales price	590,000.00
402.	Personal property	
403.		
404.		
405.		
	Adjustments for items paid by seller in advance	
406.	City/town taxes 05/07/2026 to 06/30/2026	1,709.73
407.	County taxes to	
408.	Assessments 05/07/2026 to 12/31/2026	353.59
409.		
410.		
411.		
412.		
420.	**Gross Amount Due to Seller**	**592,063.32**
500.	**Reductions In Amount Due to Seller**	
501.	Excess deposit (see instructions)	
502.	Settlement charges to seller (line 1400)	42,105.00
503.	Existing loan(s) taken subject to	
504.	Payoff of first mortgage loan to NO OPEN LIENS OF RECORD	
505.	Payoff of second mortgage loan	
506.		
507.	Disbursed as proceeds ($10,000.00)	
508.		
509.		
	Adjustments for items unpaid by seller	
510.	City/town taxes to	
511.	County taxes to	
512.	Assessments to	
513.		
514.	Water Bill $93.42 pd 05/04/26	
515.	Water/Sewer Adjustm 04/02/2026 to 05/07/2026	108.49
516.		
517.		
518.		
519.		
520.	**Total Reduction Amount Due Seller**	**42,213.49**
600.	**Cash at Settlement to/from Seller**	
601.	Gross amount due to seller (line 420)	592,063.32
602.	Less reductions in amount due seller (line 520)	42,213.49
603.	**Cash ☒ To ☐ From Seller**	**549,849.83**

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. 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. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges

				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700.	**Total Real Estate Broker Fees**	$ 32,450.00			
	Division of commission (line 700) as follows:				
701.	$16,225.00	to Gerlach Real Estate			
702.	$16,225.00	to Samson Properties			
703.	Commission paid at settlement				32,450.00
704.	Broker Flat Fee	to Samson Properties			495.00
800.	**Items Payable in Connection with Loan**				
801.	Our origination charge (Includes Origination Point 0.000% or $0.00)		$ (from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen		$ (from GFE #2)		
803.	Your adjusted origination charges		(from GFE A)		
804.	Appraisal fee	to	(from GFE #3)		
805.	Credit report	to	(from GFE #3)		
806.	Tax service	to	(from GFE #3)		
807.	Flood certification	to	(from GFE #3)		
808.		to			
900.	**Items Required by Lender to be Paid in Advance**				
901.	Daily interest charges from	from 05/07/2026 to 06/01/2026 @ $0.00/day	(from GFE #10)		
902.	Mortgage insurance premium	months to	(from GFE #3)		
903.	Homeowner's insurance	months to	(from GFE #11)		
904.		months to	(from GFE #11)		
1000.	**Reserves Deposited with Lender**				
1001.	Initial deposit for your escrow account		(from GFE #9)		
1002.	Homeowner's insurance	months @ $ /month			
1003.	Mortgage insurance	months @ $ /month			
1004.	Property taxes	months @ $ 0.00/month	$		
1005.		months @ $ /month			
1006.	Assessments	months @ $ 0.00/month	$		
1007.	Aggregate Adjustment		$		
1100.	**Title Charges**				
1101.	Title services and lender's title insurance		$ (from GFE #4)	350.00	
1102.	Settlement or closing fee	to Emerald Title & Escrow, Inc.	$350.00		175.00
1103.	Owner's title insurance - Old Republic National Title Insurance Co.		$ (from GFE #5)	3,426.60	
1104.	Lender's title insurance - Old Republic National Title Insurance Co.		$		
1105.	Lender's title policy limit $0.00 Lender's Policy				
1106.	Owner's title policy limit $590,000.00 Owner's Policy				
1107.	Agent's portion of the total title insurance premium		$2,741.28		
1108.	Underwriter's portion of the total title insurance premium		$685.32		
1109.	Title Abstract	to Emerald Title & Escrow, Inc.		425.00	
1110.	Document/Deed Prep	to Emerald Title & Escrow, Inc.		95.00	95.00
1111.	Lien Certification Fee	to City of Baltimore			55.00
1112.	Title Exam Fee	to Emerald Title & Escrow, Inc.		75.00	
1113.	Title Insurance Binder	to Emerald Title & Escrow, Inc.		75.00	
1114.	Wire/Copies/E-record/Misc	to Emerald Title & Escrow, Inc.		105.00	95.00
1200.	**Government Recording and Transfer Charges**				
1201.	Government recording charges		$ (from GFE #7)	60.00	
1202.	Deed $60.00	Mortgage $	Release $		
1203.	Transfer taxes		$ (from GFE #8)	8,740.00	
1204.	State Recordation Tax	Deed $5,680.00	Mortgage $		2,840.00
1205.	State Transfer Tax	Deed $2,950.00	Mortgage $		1,475.00
1206.	City Transfer Tax	Deed $8,850.00	Mortgage $		4,425.00
1300.	**Additional Settlement Charges**				
1301.	Required services that you can shop for		(from GFE #6)		
1302.	Survey	to Duley & Associates, Inc.		275.00	
1303.		to			
1304.		to			
1305.		to			
1400.	**Total Settlement Charges (enter on lines 103, Section J and 502, Section K)**			**13,626.60**	**42,105.00**

*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er. **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

Signature Page

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement 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 the HUD-1 Settlement Statement.

Buyers

Thomas McDonald

Angel McDonald

Sellers

Roger Cockroft

Settlement Agent

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

05/07/2026
DATE

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.