



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

FINAL

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File Number: 25-3474	7. Loan Number: 656	8. Mortgage Insurance Case Number:
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 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: CLEAR VIEW ASSOCIATES LLC 5706 Union Bridge Court, Bowie, MD 20720	E. Name & Address of Seller: One House at a Time Inc 3553 Chestnut Ave, #2N, Baltimore, MD 21211 Telephone: 443.986.0621 Fax: 443.963.3081 Place of Settlement: 6013 Edmondson Avenue, Catonsville, MD 21228	F. Name & Address of Lender: WCP Fund I, LLC 8401 Greensboro Drive, Suite 960, McLean, VA 22102 I. Settlement Date: 06/27/2025 Disbursement Date: 06/27/2025 TitleExpress Printed 06/27/2025 at 1:40 pm by MJP
G. Property Location: 523 Wellesley Street Baltimore, MD 21229	H. Settlement Agent: Law Office of Matthew J. Parr 6013 Edmondson Avenue, Catonsville, MD 21228 Telephone: 443.986.0621 Fax: 443.963.3081 Place of Settlement: 6013 Edmondson Avenue, Catonsville, MD 21228	

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	35,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	137,750.48
104.	
105. Estimated 2025/2026 Annual Taxes	1,810.90
Adjustments for items paid by seller in advance	
106. City/town taxes 06/27/2025 to 06/30/2025	18.22
107. County taxes to	
108. Assessments to	
109. Interest 5/16/2025-6/27/25	296.84
110.	
111.	
112.	
120. Gross Amount Due from Borrower	174,876.44
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	3,500.00
202. Principal amount of new loan(s)	136,000.00
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.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	139,500.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	174,876.44
302. Less amounts paid by/for borrower (line 220)	139,500.00
303. Cash ☒ From ☐ To Borrower	35,376.44

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	35,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes 06/27/2025 to 06/30/2025	18.22
407. County taxes to	
408. Assessments to	
409. Interest 5/16/2025-6/27/25	296.84
410.	
411.	
412.	
420. Gross Amount Due to Seller	35,315.06
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	3,500.00
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508. Water thru 6/3/2025	2,051.84
509. Env Cit # 56664964	1,900.00
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513. Env Cit # 57042582	2,000.00
514. Env Cit # 57352247	2,000.00
515. Env Cit# 57405615	1,500.00
516. Tax Sale Legal Fees	2,322.44
517. Tax Sale Redemption 22/23, 23/24, 24/25 Taxes included	6,506.33
518.	
519.	
520. Total Reduction Amount Due Seller	21,780.61
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	35,315.06
602. Less reductions in amount due seller (line 520)	21,780.61
603. Cash ☒ To ☐ From Seller	13,534.45

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

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.	\$0.00		to		
702.	\$0.00		to		
703.	Commission paid at settlement				
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.	Origination Fee	to DC Capital LLC		5,426.40	
805.	Loan Processing Fee	to DP Capital LLC			
806.	Appriasal Fee	to Chessie Appraisals LLC	\$500.00 P.O.C.(B*)	(from GFE #3)	
807.	Proessing Fee	to DP Capital LLC	\$1,500.00 P.O.C.(B*)		
808.	Construction Draw	to WCP Fund LLC		125,000.00	
900. Items Required by Lender to be Paid in Advance					
901.	Daily interest charges from	from 06/27/2025 to 07/01/2025 @ \$3.5140/day		(from GFE #10)	14.06
902.	Mortgage insurance premium	months to		(from GFE #3)	
903.	Homeowner's insurance	for 1 years to Gray Insurance Group			2,462.52
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 @ \$	205.21/month	\$	
1003.	Mortgage insurance	months @ \$		/month	
1004.	Property taxes	months @ \$	138.59/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)	925.00
1102.	Settlement or closing fee	to Law Office of Matthew J. Parr	\$275.00		
1103.	Owner's title insurance - Old Republic National Title Insurance Co.		\$	(from GFE #5)	452.50
1104.	Lender's title insurance - Old Republic National Title Insurance Co.		\$595.00		
1105.	Lender's title policy limit \$170,000.00 Lender's Policy				
1106.	Owner's title policy limit \$35,000.00 Owner's Policy				
1107.	Agent's portion of the total title insurance premium		\$785.62		
1108.	Underwriter's portion of the total title insurance premium		\$261.88		
1109.	Lien Cert Reimbursement	to Law Office of Matthew J. Parr		55.00	
1110.	Title Abstract/Search	to Law Office of Matthew J. Parr		250.00	
1111.	Title Examination	to Law Office of Matthew J. Parr		495.00	
1112.	Title Commitment	to Law Office of Matthew J. Parr		70.00	
1113.	Doc Prep	to Law Office of Matthew J. Parr		195.00	
1114.	Overnight/Courier Fee	to Law Office of Matthew J. Parr		75.00	
1115.	E-Docs/E-Recording Fee	to Law Office of Matthew J. Parr		95.00	
1116.	Closing Prot. Letter	to Old Republic National Title Insurance Co.	\$55.00		
1200. Government Recording and Transfer Charges					
1201.	Government recording charges		\$	(from GFE #7)	175.00
1202.	Deed \$60.00	Mortgage \$115.00	Release \$		
1203.	Transfer taxes		\$	(from GFE #8)	2,060.00
1204.	State Recordation Tax	Deed \$1,360.00	Mortgage \$		
1205.	State Transfer Tax	Deed \$175.00	Mortgage \$		
1206.	City Transfer Tax	Deed \$525.00	Mortgage \$		
1300. Additional Settlement Charges					
1301.	Required services that you can shop for			(from GFE #6)	
1302.	to				
1303.	to				
1304.	to				
1305.	to				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				137,750.48	0.00

*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.

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

CLEAR VIEW ASSOCIATES LLC

Shara Jones, Member

Sellers

ONE HOUSE AT A TIME INC

Pia Heslip, Executive Director

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

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.

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.

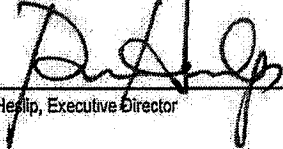
Buyers

CLEAR VIEW ASSOCIATES LLC

Shara Jones, Member

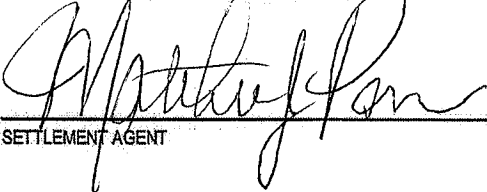
Sellers

ONE HOUSE AT A TIME INC


Pia Healy, Executive Director

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

6/27/25
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.