A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ RHS 3. ☐ Conv. Unins 4. ☐ VA 5. ☐ Conv. Ins 6. ☑ Cash 7. ☐ Other

8. File Number 2026-133	**9. Loan Number**	**10. 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 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 AND ADDRESS OF BORROWER:	**Cam Estate LLC** **501 Penny Lane, 501 Penny Lane, Cockeysville, MD 21030**
E. NAME AND ADDRESS OF SELLER:	**Cheryl Mercer** **7902 Den Meade Avenue, Fort Washington, MD 20744**
F. NAME AND ADDRESS OF LENDER:	**CASH**
G. PROPERTY LOCATION:	**1412 East Lafayette Street** **Baltimore MD 21213**
H. SETTLEMENT AGENT	**Home Title and Escrow** **100 West Road, Suite 300, Towson MD 21204** **(410) 598-2587**
PLACE OF SETTLEMENT	**100 West Road, Suite 300, Towson MD 21204**

I. SETTLEMENT DATE:	**02/20/2026**	**DISBURSEMENT DATE**	**02/20/2026**

J. Summary of Borrower's Transaction		**K. Summary of Seller's Transaction**	
100. Gross Amount Due From Borrower		**400. Gross Amount Due To Seller**	
101. Contract Sales Price	75,000.00	401. Contract Sales Price	75,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	3,406.31	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		**Adjustments for items paid by seller in advance**	
106. City/Town taxes		406. City/town taxes	
107. 2025/26 Annual Property Taxes 02/20/2026 to 06/30/2026	627.41	407. 2025/26 Annual Property Taxes 02/20/2026 to 06/30/2026	627.41
108.		408.	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	79,033.72	**420. Gross Amount Due To Seller**	75,627.41
200. Amounts Paid By Or In Behalf Of Borrower		**500. Reductions In Amount Due To Seller**	
201. Deposit or earnest money	1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	6,266.43
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Navy Federal Credit Union	45,601.65
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		**Adjustments for items unpaid by seller**	
210. City/Town taxes		510. City/Town taxes	
211. County taxes		511. County taxes	
212. Ground Rent 10/02/2025 to 02/20/2026	32.68	512. Ground Rent 10/02/2025 to 02/20/2026	32.68
213. Water Adjustment	39.69	513. Water Adjustment	39.69
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	1,072.37	**520. Total Reduction Amount Due Seller**	51,940.45
300. Cash At Settlement From/To Borrower		**600. Cash At Settlement From/To Seller**	
301. Gross Amount due from borrower (line 120)	79,033.72	601. Gross Amount due to Seller (line 420)	75,627.41
302. Less amounts paid by/for borrower (line 220)	1,072.37	602. Less reductions in amount due seller (line 520)	51,940.45
303. CASH From BORROWER	77,961.35	**603. CASH To SELLER**	23,686.96

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. $2,625.00 to Berkshire Hathaway Home Services Pen Fed			
702. $1,875.00 to RE/MAX Advantage Realty			
703. Commission paid at settlement			4,500.00
704. Broker Flat Fee to RE/MAX Advantage Realty		495.00	
705. Broker Flat Fee to Berkshire Hathaway Home Services Pen Fed			395.00
706.			
800. Items Payable In connection with Loan			
801. Loan Origination Fee	to CASH		
802. Loan Discount	to CASH		
803.			
804.			
805.			
806.			
900. Items Required By Lender To Be Paid In Advance			
901. Interest from	From 02/20/2026 To 03/01/2026		
902. Mortgage insurance premium			
903. Hazard Insurance premium			
904.			
905.			
1000. Reserves Deposited With Lender			
1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City property taxes	@ $146.80/month		
1004. County Property Taxes			
1005. Annual assessments			
1006.			
1007.			
1008. Aggregate Adjustments			
1100. Title Charges			
1101. Deed Preparation	to Foundation Legal	150.00	
1102. E-Filing	to Home Title and Escrow	20.00	
1103. Lien Certificate reimbursement	to Home Title and Escrow	56.31	
1104. Settlement Fee	to Home Title and Escrow	670.00	
1105. Abstract Fee	to Old Republic National Title Insurance Company	325.00	
1106.			
1107. Attorney's fees			
1108. Title Insurance	to Old Republic National Title Insurance Company	405.00	
1109. Lender's coverage @ $ .00			
1110. Owner's coverage $75,000.00 @ $ 405.00			
1111. Wire Fees	to Home Title and Escrow		50.00
1112. Procure Release	to Home Title and Escrow		150.00
1113.			
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed $60.00	Mortgage Releases	60.00	
1202. City/county tax/stamps Deed $1,125.00	Mortgage	562.50	562.50
1203. State Recordation Tax Deed $750.00	Mortgage	375.00	375.00
1204. State Transfer Tax		187.50	187.50
1205. Miscellaneous fee/taxes			
1300. Additional Settlement Charges			
1301. Water Escrow	to ESCROW	100.00	
1302. Open Water	to Director of Finance		46.43
1303.			
1304.			
1305.			
1400. TOTAL SETTLEMENT CHARGES		**3,406.31**	**6,266.43**