

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 10/3/2025
Closing Date 10/3/2025
Disbursement Date 10/3/2025
Settlement Agent Legacy Settlement Services
File # 2025-11075-DE
Property 3504 Elliott St
Baltimore, MD 21224
Sale Price \$299,900

Transaction Information

Borrower Jothuel Mejia
3504 Elliott St
Baltimore, MD 21224
Seller Dean Gaetano and Joseph Paul Laponzina
3504 Elliott St
Baltimore, MD 21224
Lender NFM Lending, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☐ Conventional ☐ FHA
☒ VA ☐
Loan ID # 90024073077
MIC # 13-13-6-0798099

Loan Terms

Can this amount increase after closing?

Loan Amount	\$306,347	NO
Interest Rate	6.125 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,861.40	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-30	
Principal & Interest	\$1,861.40	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	730.31
Estimated Total Monthly Payment	\$2,591.71	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$730.31 Monthly	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> In escrow? YES YES

Costs at Closing

Closing Costs	\$21,553.61	Includes \$11,190.52 in Loan Costs + \$10,377.09 in Other Costs - \$14.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$14,447.79	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

