

File# 1114026-00897

WHEN RECORDED RETURN TO:

Christopher H. Greene
2842 Mayfield Avenue
Baltimore, MD 21213

Parcel ID# 08-24-4154-022

Title Insurer: Title Resources Guaranty Company

THIS DEED, Made this 3rd day of August, 2026, by and between **MJL Property Solutions, LLC**, a Maryland limited liability company, party of the first part, Grantor, and **Christopher H. Greene**, party of the second part, Grantee.

WITNESSETH, that in consideration of the sum of **Two Hundred Forty-Four Thousand Nine Hundred and 00/100 Dollars (\$244,900.00)** and other good and valuable consideration, the receipt whereof is hereby acknowledged, the said party of the first part does grant and convey unto the said party of the second part, **as sole owner**, and unto his or her heirs, Personal Representatives and assigns, in fee simple, all that lot or parcel of ground situate in **Baltimore City**, State of Maryland, and described as follows:

ALL THAT LOT OF GROUND SITUATE IN THE CITY OF BALTIMORE, STATE OF MARYLAND, DESCRIBED AS FOLLOWS, THAT IS TO SAY:

BEGINNING FOR THE SAME ON THE NORTHERNMOST SIDE OF MAYFIELD AVENUE AT THE DISTANCE OF 327 FEET 11 INCHES MORE OR LESS EASTERLY FROM THE CORNER FORMED BY THE INTERSECTION OF THE NORTHERNMOST SIDE OF MAYFIELD AVENUE AND THE EASTERNMOST SIDE OF CARDENAS AVENUE AND RUNNING THENCE EASTERLY BINDING ON THE NORTHERNMOST SIDE OF MAYFIELD AVENUE 15 FEET 1 INCHES, THENCE NORTHERLY AND IN THE COURSE PASSING THROUGH THE CENTER OF THE PARTITION WALL ERECTED BETWEEN THE HOUSE ON THE LOT NOW BEING DESCRIBED AND THE HOUSE ON THE LOT NEXT ADJOINING THERETO ON THE EAST, IN ALL 95 FEET TO THE SOUTHERNMOST SIDE OF A 15 FOOT ALLEY THERE SITUATE, THENCE WESTERLY BINDING ON THE SOUTHERNMOST SIDE OF SAID 15 FOOT ALLEY; 15 FEET 1 INCH AND THENCE SOUTHERLY IN THE COURSE PASSING THROUGH THE CENTER OF THE PARTITION WALL ERECTED BETWEEN THE HOUSE ON THE LOT NOW BEING DESCRIBED AND THE HOUSE ON THE LOT NEXT ADJOINING THERETO ON THE WEST IN ALL 95 FEET TO THE PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY: The improvements thereon are known as No. 2842 Mayfield Avenue.

BEING the same property which by Deed dated **September 11, 2025**, and recorded among the Land Records of Baltimore City in **Liber 28486, folio 215**, was granted and conveyed by **Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for IBIS Holdings A Trust**, unto **MJL Property Solutions, LLC**, the Grantor herein.

TOGETHER with the buildings and improvements thereupon erected, made or being and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages, to the same belonging, or in anywise appertaining.

TO HAVE AND TO HOLD the said lots of ground and premises, above described and mentioned, and hereby intended to be conveyed; together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said party of the second part, his/her heirs, Personal Representatives and assigns, in fee simple.

AND the said party of the first part hereby covenants that it has not done or suffered to be done any act, matter or thing whatsoever to encumber the property hereby conveyed; that it will warrant specially the property granted; and that it will execute such further assurances of the same as may be requisite.

WITNESS the hand and seal of the within Grantor by its duly authorized officer or signatory:

WITNESS:

MJL Property Solutions, LLC



By:  (SEAL)
Santos Anibal Gomez Fuentes, Manager

STATE OF Maryland, COUNTY OF Baltimore, to wit:

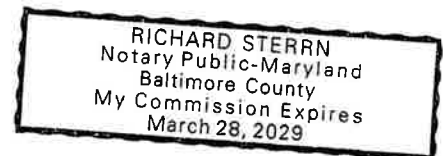
I HEREBY CERTIFY, That on this 3 day of August, 2026, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared **Santos Anibal Gomez Fuentes, Manager of MJL Property Solutions, LLC**, a Maryland limited liability company, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within Deed, and he/she acknowledged the foregoing Deed to be the duly authorized act of the said limited liability company, and did further acknowledge that he/she is duly authorized to act on behalf of the said limited liability company.

AS WITNESS my hand and Notarial Seal.

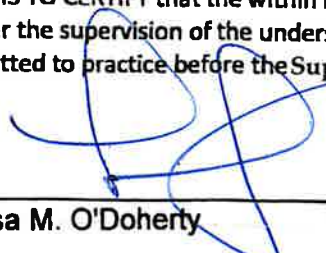

Notary Public

My Commission Expires: _____

Prepared by:
Mid-Atlantic Settlement Services LLC
4 North Park Drive, Suite 205
Hunt Valley, MD 21030
410-252-1208
File# 1114026-00897



THIS IS TO CERTIFY that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Supreme Court of Maryland.


Lisa M. O'Doherty

**Seller's Affidavit of Compliance with Maryland Renter's Rights and Stabilization Act HB 693
(2024) Real Property Article §8-119 - Statewide Tenant's Right of First Refusal**

Property Address: 2842 Mayfield Avenue Baltimore, MD 21213

The undersigned under penalties of perjury states as follows:

(INITIAL ONLY ONE)

Option 1) _____ (Initials) _____ (Initials)

The above property is a residential rental property as defined in the Act and the seller has complied with all the requirements contained within the Renter's Rights and Stabilization Act of 2024 (Maryland Real Property §8-119)

OR

Option 2) SG (Initials) _____ (Initials)

The above property is exempt from the Renter's Rights and Stabilization Act of 2024 (Maryland Real Property §8-119)

Witness:



MJL Property Solutions, LLC, Seller

STATE OF Maryland
COUNTY OF Baltimore, to-wit:

On this 3 day of August, 2026, before me, the undersigned Notary Public, personally appeared MJL Property Solutions, LLC and , to be known to me (or satisfactorily proven) to be the individual who executed the foregoing Affidavit and executed the said instrument as her/his free and voluntary act and deed for the purposes therein mentioned.

IN WITNESS WHEREOF, I hereunto set my hand and Notarial Seal.

Notary Public:  _____

My Commission Expires: _____

RICHARD STERN
Notary Public-Maryland
Baltimore County
My Commission Expires
March 28, 2029

MARYLAND
FORM
WH-AR

**Certification of Exemption from Withholding Upon
Disposition of Maryland Real Estate Affidavit of
Residence or Principal Residence**

2026

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change

in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor MJL Property Solutions, LLC

2. Description of Property (Street address. If no address is available, include county, district, subdistrict and lot numbers).

2842 Mayfield Avenue, Baltimore MD 21213

3. Reasons for Exemption

Resident Status

☐

As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.

☒

Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf

Principal Residence

☐

Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

Witness

MJL Property Solutions, LLC

Name

08/03/2026

**Date

Signature

3b. Entity Transferors

Witness/Attest

MJL Property Solutions, LLC

Name of Entity

By

Name

Title

08/03/2026

**Date

**Form must be dated to be valid.

Note: Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

To the Clerk of the Court: Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

AFFIDAVIT OF GRANTEE(S) PRIMARY RESIDENCE

Christopher H. Greene, Grantee(s) in the within Deed from **MJL Property Solutions, LLC**, as Grantor(s), hereby certify under the penalties of perjury, that the land conveyed in said deed is residentially improved owner-occupied real property and that the residence will be occupied by us at least seven (7) out of twelve (12) months of any future period.

Christopher H. Greene (SEAL)
Christopher H. Greene, Grantee

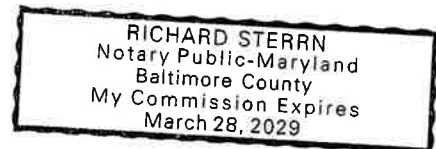
STATE OF MARYLAND, CITY/COUNTY of Baltimore, to wit:

I HEREBY CERTIFY, That on this 3 day of August, 2026,
before me, the subscriber, a Notary Public of the State of Maryland, personally appeared Christopher H. Greene, the within Grantee(s), and they acknowledged the foregoing instrument to be their act.

AS WITNESS my hand and Notarial Seal.

[Signature]
Notary Public

My Commission Expires: _____



2842 Mayfield Avenue,

Baltimore, MD 21213

**AFFIDAVIT OF GRANTEES AS
FIRST-TIME MARYLAND / OWNER OCCUPIED HOME BUYERS**

The undersigned each state under oath, and under penalties of perjury, as follows:

1. Each of the undersigned is a Grantee of residentially improved real property located at **2842 Mayfield Avenue, Baltimore, MD 21213**, being more particularly described herein.
2. Each of the undersigned is either (select one and initial):

☒ CG _____

- (a) first-time Maryland home buyer, defined as an individual who has never owned in the State residential real property that has been the individual's principal place of residence,
- (b) **AND** the residence will be occupied by the Grantee as the Grantee's principal residence for at least 7 months of the 12 month period immediately following this conveyance.

OR

☐ _____

- (a) co-maker or guarantor of a purchase money mortgage or purchase money deed of trust as defined in §12-108(i) for the property
- (b) **AND** who will not occupy the residence as the co-maker's or guarantor's principal residence.



Christopher H. Greene, Grantee

STATE OF MARYLAND, CITY/COUNTY OF Baltimore, to wit:

I HEREBY CERTIFY, That on this 3 day of August, 2026, before me, the subscriber, a Notary Public of the State and jurisdiction aforesaid, personally appeared **Christopher H. Greene**, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, who signed the same in my presence, and acknowledged that they executed the same for the purposes therein contained.

As Witness my hand and Notarial Seal.



Notary Public

My Commission Expires: _____

RICHARD STERRN
Notary Public-Maryland
Baltimore County
My Commission Expires
March 28, 2029

CITY OF BALTIMORE, MARYLAND
TRANSFER TAX
CERTIFICATION OF OWNER-OCCUPIED STATUS

I (we), Christopher H. Greene, do hereby certify and affirm under penalties of perjury that I (we) have purchased property in the City of Baltimore known as 2842 Mayfield Avenue, Baltimore, MD, 21213 which I (we) shall occupy as my (our) principal residence for at least 7 of the 12 months immediately following this conveyance.

Chris H. Greene 8/3/26
SIGNATURE DATE

SIGNATURE DATE



BALTIMORE CITY TRANSFER AND RECORDATION TAX OFFICE
200 HOLLIDAY STREET, ROOM 1, Ste. 1B, BALTIMORE, MD 21202
PHONE (410) 396-5122 FAX (410) 332-0216

INTAKE SHEET

Instructions: Complete this form and affix it to the front of each and every deed that is being submitted for processing.

Document Detail: File Number 1114026-00897

Taxable Conveyance Consideration \$ 244,900.00

Basis: (circle one) ☒ Sales Price ☐ Assessed Value ☐ New Mortgage ☐ Existing Mortgage

Exempt Conveyance Reason _____

Include "No Consideration" Affidavit if applicable

Grantor (s) MJL Property Solutions, LLC

Grantor (s)

Grantee (s) Christopher H. Greene

Grantee (s)

Single Property ☒ Multiple Properties ☒

(If you check multiple properties, include the first property on this page and all others should be entered on the attached addendum. We do not verify legal descriptions.)

Property Address: 2842 Mayfield Avenue, Baltimore, MD 21213 W/S/B/L 08-24-4154-022

Fee Simple ☒ Leasehold _____ Amount _____

Multiple Deed Transfer Yes _____ No ☒

Refinance Yes _____ No ☒ Refinance Affidavit Included? Yes _____ No ☒

Amount of New Loan \$ 240,463.00

Amount of Existing Loan \$ _____

Eligible for OOC? Yes ☒ No _____ Principal Residence Affidavit Included? Yes ☒ No _____

HUD 1 Enclosed? ☒ Yes _____ No _____ N/A

New Owner's Mailing Address: 2842 Mayfield Avenue, Baltimore, MD 21213

Transfer Tax Payment \$ 3,343.50

Recordation Tax Payment \$ 2,230.00

Transfer Tax and Recordation Tax payments must be on separate checks made payable to the Director of Finance.

Important Notice: ** Effective July 1, 2014 our office will be enforcing new policies & procedures regarding deeds that are conveying multiple properties. If a deed is conveying multiple properties, for example a condominium and a parking space or a property and a "descriptive" lot; then the properties must be clearly identified in the deed and on the intake sheet. In addition, if the properties have their own unique parcel number (block and lot), a lien sheet must be obtained for each and every parcel number. By law, all liens must be satisfied prior to transfer. If a deed has been recorded and subsequently it is found that a parcel was erroneously omitted because it was not clearly identified and/or a lien sheet was not obtained, then the omitted property will not be transferred until the responsible party (i.e. title company, attorney, or whoever handled the settlement) obtains a lien sheet and pays all open liens.

** I have read and understand the policies regarding the transfer of multiple properties mentioned above. KRN (Initials)

Submitter Info:

Name: Kristina R. Niederberger

Firm: Mid-Atlantic Settlement Services, LLC

Address: 4 North Park Drive, Suite 205, Hunt Valley, MD 21030

Phone #: 410-252-1208

E-mail: TRGMid-AtlanticAccounting@trgc.com

State of Maryland Land Instrument Intake Sheet
[X] Baltimore CITY [] County: Baltimore City
Information provided is for use of the Clerk's Office, State Department of
Assessments and Taxation and County Finance Office only.
(Type or Print in Black Ink Only – All Copies Must Be Legible)

1	Type(s) of Instruments	☐ Check Box if Addendum Intake Form is Attached						
		[1] Deed [] Mortgage [] Other ☐ Other						
		[2] Deed of Trust [] Lease ☐ ☐						
2	Conveyance Type Check Box	[] Improved Sale ☐ Unimproved Sale ☐ Multiple Accounts ☐ Not an Arms- Arms-Length[1] Arms-Length[2] Arms-Length[3] Length Sale[9]						
3	Tax Exempt (if Applicable) Cite or Explain Authority	Recordation: State Transfer: County Transfer:						
4	Consideration And Tax Calculations	Consideration Amount			Finance Office Use Only			
		Purchase Price/Consideration	\$	244,900.00	Transfer and Recordation Tax Consideration			
		Any New Mortgage	\$	240,463.00	Transfer Tax Consideration	\$		
		Balance of Existing Mortgage	\$		X () % =	\$		
		Other:	\$		Less Exemption Amount -	\$		
					Total Transfer Tax =	\$		
		Other:	\$		Recordation Tax Consideration	\$		
		Full Cash Value	\$		X () per \$500=	\$		
5	Fees	Amount of Fees		Doc. 1	Doc. 2	Agent:		
		Recording Charge	\$20.00	\$20.00	Tax Bill:			
		Surcharge	\$40.00	\$40.00	C.B. Credit			
		State Recordation Tax	\$2,230.00	\$	Ag. Tax/Other:			
		State Transfer Tax	\$612.25	\$				
		County Transfer Tax	\$3,343.50	\$				
		Other	\$	\$				
		Total Fees	\$	\$				
6	Description of Property SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3- 104(g)(3)(i).	District	Property Tax ID No. (1)	Grantor Liber/Folio	Map	Parcel No.	Var. LOG	
			08-24-4154-022	28486 / 00215			☐ (5)	
		Subdivision Name	Lot (3a)	Block (3b)	Sect/AR(3c)	Plat Ref.	Sq.Ft./Acreage(4)	
			022	4154				
		Location/Address of Property Being Conveyed (2)						
		2842 Mayfield Avenue, Baltimore, MD 21213						
		Other Property Identifiers (if applicable)					Water Meter Account No.	
		Residential [x] or Non-Residential []	Fee Simple [x] or Ground Rent []	Amount:				
		Partial Conveyance? [] Yes [x] No	Description/Amt. of SqFt/Acreage Transferred:					
7	Transferred From	Doc. 1 – Grantor(s) Name(s)			Doc. 2 – Grantor(s) Name(s)			
		MJL Property Solutions, LLC			Christopher H. Greene			
		Doc. 1 – Owner(s) of Record, if different from Grantor(s)			Doc. 2 – Owner(s) of Record, if Different from Grantor(s)			
8	Transferred To	Doc. 1 – Grantee(s) Name(s)			Doc. 2 – Grantee(s) Name(s)			
		Christopher H. Greene			Rocket Mortgage LLC			
		New Owner's (Grantee) Mailing Address						
9	Other Names to Be Indexed	2842 Mayfield Avenue, Baltimore, MD 21213						
		Doc. 1 – Additional Names to be Indexed (Optional)			Doc. 2 – Additional Names to be Indexed (Optional)			
10	Contact/Mail Information	Instrument Submitted By or Contact Person				☐ Return to Contact Person		
		Name: Kristina Niederberger / File #1114026-00897				☐ Hold for Pickup		
		Firm: Mid-Atlantic Settlement Services LLC						
		Address: 4 North Park Drive, Suite 205						
		Hunt Valley, MD 21030				☒ Return Address Provided		
		Phone: (410-252-1208) Date Sent: 8/6/2026						
11	IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER							
	Assessment	X	Yes	No	Will the property being conveyed be the grantee's principal residence?			
	Information		Yes	X	No	Does transfer include personal property? If yes, identify: _____		
			Yes	X	No	Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).		
	Assessment Use Only – Do Not Write Below This Line							
	☐ Terminal Verification ☐ Agricultural Verification ☐ Whole ☐ Part ☐ Tran. Process Verification							
	Transfer Number:		Date Received:		Deed Reference		Assigned Property No.	
	Year	19	18	Geo.	Map	Sub	Block	
	Land			Zoning	Grid	Plat	Lot	
	Buildings			Use	Parcel	Section	Occ Cd.	
	Total			Town Co.	Ex. St.	Ex. Cd.		
	Remarks:							

File No./Escrow No.: 1114026-00897

Print Date & Time: 08/03/2026 1:14 PM

Officer/Escrow Officer:

Settlement Location: 1300 Main Chapel Way
Gambrills, MD 21054

Mid-Atlantic Settlement Services LLC

ALTA ID : 1029923

4 North Park Drive Suite 205 Hunt
Valley, MD 21030

Property Address: 2842 Mayfield Avenue , Baltimore, MD 21213

County: Baltimore City

Buyer: Christopher H. Greene

Seller: MJL Property Solutions, LLC

Lender: Rocket Mortgage LLC
1050 Woodward Ave, Detroit, MI 48226-1906

Settlement Date: 08/03/2026

Disbursement Date: 08/03/2026

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$244,900.00	Contract Sales Price	\$244,900.00	
		Good Faith Deposit		\$500.00
		Deposit or earnest money		\$2,000.00
		Principal Loan Amount from Rocket Mortgage LLC		\$240,463.00
		Lender Credits from Rocket Mortgage LLC		\$9,397.72
		Prorations/Adjustments		
\$5,000.00		Seller Paid Closing Costs		\$5,000.00
	\$2,628.48	County Taxes 2889.7500/yr 08/03/26 to 07/01/27	\$2,628.48	
\$31.45		Water Adjustment 46.43/mo for 7/13/2026 to 8/3/2026		\$31.45
		Loan Charges to Rocket Mortgage LLC		
		Daily interest charges from 8/3/2026 to 9/1/2026 @ 47.76/day Rocket Mortgage LLC	\$1,385.04	
		Loan Origination Fee % to Rocket Mortgage LLC	\$2,363.28	
		Other Loan Charges		

	Appraisal Fee to Solidifi	\$1,235.00	
	Credit report to Factual Data	\$180.00	
	Flood Cert. Fee to CoreLogic	\$5.50	
	Flood Life of Loan Coverage to Corelogic	\$3.40	
	Homeowner's Insurance USAA	\$1,846.13	
	Life of Loan Tax Servcie to CoreLogic	\$89.00	
	MERS Registration Fee to MERS	\$24.95	
	MIP Paid in Cash to Federal Housing Administration	\$0.74	
	Tax Certification Fee to Rocket Mortgage LLC	\$25.00	
	Upfront Mortgage Insurance Premium to Federal housing Administration	\$4,135.00	
	Impounds/Escrows		
	County Property Taxes 4 Month(s) @ 479.34 per Month(s) Rocket Mortgage LLC	\$1,917.36	
	Hazard Ins. Reserve 4 Month(s) @ 153.84 per Month(s) Rocket Mortgage LLC	\$615.36	
	Title Charges & Escrow / Settlement Charges		
	Abstract or Title Search to Mid-Atlantic Settlement Services LLC	\$200.00	
	Closing Protection Letter Premium to Mid-Atlantic Settlement Services LLC	\$55.00	
	Hand Recording Service Charge to Mid-Atlantic Settlement Services LLC	\$65.00	
	Lender's Coverage (\$240,463.00) to Mid-Atlantic Settlement Services LLC	\$848.32	
	Lien Certificate to Mid-Atlantic Settlement Services LLC	\$110.00	
	Owner's Coverage (\$244,900.00) to Mid-Atlantic Settlement Services LLC	\$1,009.38	
\$175.00	Payoff Processing Fee to Mid-Atlantic Settlement Services LLC		
\$45.00	Release Tracking Fee to reQuire, LLC		
	Title examination to Mid-Atlantic Settlement Services LLC	\$715.00	
\$60.00	Wire Transfer Fee to Mid-Atlantic Settlement Services LLC		
	Commission		
\$495.00	Broker Administrative Commission (Listing) to Compass		
	Broker Administrative Commission (Selling) to Coldwell Banker Realty	\$495.00	
\$6,122.50	Listing Commission to Compass		
\$6,122.50	Selling Commission to Coldwell Banker Realty	\$1,224.50	
	Government Recording and Transfer Charges		
\$1,836.75	City/County Tax to Clerk of the Circuit Court	\$1,506.75	
\$1,225.00	Recordation Tax to Clerk of the Circuit Court	\$1,005.00	
	Recording Fees for Deed to Circuit Court of Baltimore City	\$60.00	
	Recording Fees for Mortgage to Circuit Court of Baltimore City	\$60.00	
\$612.25	State Tax to Clerk of the Circuit Court		

		Payoff(s)		
		Lender: Superior Loan Servicing		
\$158,000.23		Payoff of First Mortgage Loan to Superior Loan Servicing		
		Miscellaneous		
\$2,889.75		26/27 Real Estate Taxes - Annual to Director of Finance, Baltimore City		
		Buydown Subsidy to Rocket Mortgage LLC	\$1,917.72	
		Discovercard Revolving -paydown to Discover	\$50.00	
\$453.15		Open Water Bill to Director of Finance		
\$35.00		Property Registration to Director of Finance		
		SYNCB/AMAZON Revolving paydown to SYNCB/Amazon	\$9.00	
		Upcoming Water Bill to Escrow	\$250.00	
		USAA FSB Revolving to Discover	\$13.00	
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$183,103.58	\$247,528.48	SubTotals	\$270,947.91	\$257,392.17
		Due From Borrower		\$13,555.74
\$64,424.90		Due To Seller		
\$247,528.48	\$247,528.48	Totals	\$270,947.91	\$270,947.91

Acknowledgement

If you have any questions about the settlement charges and loan terms listed on this form, please contact your settlement agent. Settlement agent is not responsible for content of lender's assessments on this Settlement Statement.

The seller's and borrower's signatures hereon acknowledge their approval and signify their understanding that tax and insurance prorations and reserves are based on figures for the preceding year or supplied by others or estimated for the current year, and in the event of any change for the current year, all necessary adjustments will be made between borrower and seller directly. Any deficit delinquent taxes or mortgage payoffs will be promptly reimbursed to the settlement agent by the seller.

I have carefully reviewed this Settlement Statement and to the best of my knowledge and belief, it is true and accurate statement of all receipts and disbursements. I further certify that I have received a copy of this Settlement Statement.



Christopher H. Greene

MJL Property Solutions, LLC



By : Santos Anibal Gomez Fuentes, Manager


Settlement Agent