A. **Settlement Statement**
FINAL

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv. Unins. 4. ☐ VA 5. ☐ Conv. Ins.	6. File Number: P-25MD2768	7. Loan Number: 0.00	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 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 & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
HAE RENOVATIONS LLC, A MARYLAND LIMITED LIABILITY COMPANY 5618 MOUNT GILEAD ROAD REISTERSTOWN, MD 21136	MAYOR AND CITY COUNCIL OF BALTIMORE CITY 417 E. FAYETTE STREET SUITE 1000 BALTIMORE, MD 21202	

G. Property Location:	H. Settlement Agent	
2617 QUANTICO AVENUE BALTIMORE, MD 21215 (BALTIMORE CITY)	CERTIFIED TITLE CORPORATION 11459 CRONHILL DRIVE, SUITE M, OWINGS MILLS, MD 21117 (410)902-5884	
	Place Of Settlement: 11459 CRONHILL DRIVE, SUITE M, OWINGS MILLS, MD 21117 (410)902-5884	I. Settlement Date / Disbursement Date 8/28/2025 / 8/28/2025

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	$3,000.00	401. Contract sales price	$3,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	$3,256.45	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. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	**$6,256.45**	**420. Gross Amount Due To Seller**	**$3,000.00**
200. Amounts Paid By Or In Behalf Of Borrower		**500. Reductions In Amount Due To Seller**	
201. Deposit or Earnest Money		501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	
203. Existing loan taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
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. Assessments		512. Assessments	
213.		513.	
214		514	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower		**520. Total Reduction Amount Due Seller**	
300. Cash At Settlement From/To Borrower		**600. Cash At Settlement To/From Seller**	
301. Gross Amount Due From Borrower (line 120)	$6,256.45	601. Gross Amount Due To Seller (line 420)	$3,000.00
302. Less Amounts Paid By/For Borrower (line 220)		602. Less Deduction in Amt. Due To Seller (line 520)	
303. Cash ☑ **From** ☐ **To Borrower**	$6,256.45	**603. Cash** ☑ **To** ☐ **From Seller**	$3,000.00

L. Settlement Charges

	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission		
Division of Commission (line 700) as follows:		
701. to		
702. to		
703. Commission paid at Settlement		
704.		
800. Items Payable In Connection With Loan		
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
1000. Reserves Deposited With Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1008. Aggregate accounting adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Certified Title Corporation	$995.00	
1102. Abstract or title search to Express Abstracts, Inc.	$315.00	
1103. Title examination		
1104. Title insurance binder to Certified Title Corporation	$95.00	
1105. Document preparation		
1106. Notary fees		
1107. Attorney's fees		
(includes above item numbers:)		
1108. Title Insurance to Certified Title Corporation	$300.00	
(includes above item numbers:)		
1109. Lender's coverage $0.00 Premium $0.00 to Certified Title Corporation		
1110. Owner's coverage $3,000.00 Premium $300.00 to Certified Title Corporation		
1113. Policy/E-Recording/Tax Cert to Knowledge Splice, LLC	$69.00	
1114. Deed Prep Fee to Certified Title Corporation	$350.00	
1200. Government Recording and Transfer Charges		
1202. County tax/stamps: Deed ;Mortgage ;		
1203. See Addendum 1203	$315.00	
1204. City tax/stamps: Deed $255.00;Mortgage ;	$255.00	
1205. Land Disposition Agreement to Director of Finance	$60.00	
1300. Additional Settlement Charges		
1301. Survey		
1302. Pest Inspection		
1308. Lien Cert Reimbursement to Certified Title Corp - reimbursement	$165.00	
1310. 25/26 County RE Taxes (8/28/25 thru 6/30/2026) to City Of Baltimore Director Of Finance	$337.45	
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)	**$3,256.45**	**$0.00**

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is 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.

BORROWERS

HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:

By: Bertaut Tchuise, Sole Member

BEB30E23F223448...

Bertaut Tchuise, Sole Member

SELLERS

DHCD- Nicole Davis

MAYOR AND CITY COUNCIL OF BALTIMORE CITY DHCD-Authroized Signor

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

DATE

8/28/2025

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and inprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

Supplemental Page
HUD-1 Settlement Statement

Addendum for 1200. Government Recording and Transfer Charges	Buyer	Seller
Addendum 1203		
a. State tax/stamps: Deed $255.00;Mortgage ;	$255.00	
b. Recording fees: Deed $60.00;Mortgage ;Release ;	$60.00	
Total:	**$315.00**	**$0.00**

TITLE DOCS

File No. P-25MD2768
Address: 2617 Quantico Avenue, Baltimore, MD 21215

HUD-1/CLOSING DISCLOSURE/SETTLEMENT STATEMENT ADDENUM 3

ACKNOWLEDGEMENT AND RECEIPT OF SETTLEMENT STATEMENT

We the undersigned Sellers and Buyers of the above captioned property do hereby acknowledge and agree that:

1. Borrowers and Sellers acknowledge that each has received and approved the entries appearing on the U.S. Department of Housing and Urban Development Settlement Statement and each acknowledge receipt of a copy of same. Borrowers further acknowledge receipt and disbursement on their behalf of the loan proceeds (if applicable) in full and Sellers acknowledge payment in fall of the proceeds due Sellers from the settlement.
2. If proration of taxes and assessments was made based on estimates prior to receipt of actual bills, then Borrowers and Sellers agree to adjust prorations shown on the Settlement Statement when the actual bills are received. Payments of outstanding real estate taxes not paid at settlement are assumed by Borrowers. In the adjustment of taxes, water, rent, assessments and other public charges or private utilities, Certified Title Corporation assumes no liability for Special Paying Taxes or Minor Privilege Charges, nor for assessments for water, sewerage or storm water drainage systems not shown on the Lien Certificate provided by the public authority in the City or County wherein the properly is located or private utilities not adjusted at settlement; nor for any additional taxes which may become due and owing as a result of a reassessment of said property subsequent to the date hereof.
3. As part of the considerations of this sale, the contract between the parties is by reference incorporated herein and made a part hereof and the terms and conditions contained herein shall survive the closing and shall not merge upon the delivery of the deed.
4. Borrowers and Sellers acknowledge that the Settlement Agent and Lender do not make any representations as to the status of any outstanding water, sewage, Private Utility and other utility bills applicable to the property or assume any responsibility for accuracy of the same.
5. Certified Title Corporation, its sole discretion, hereby expressly reserves the night to deposit any amounts held by its escrow in any interest bearing account in a Federally Insured institution and to credit any interests so earned to its own account as additional compensation for its services as Settlement Agent in this transaction.
6. Receipt is hereby acknowledged of Pages 1 and 2 of the Settlement Statement and Truth in Lending Disclosure Statements covering the above captioned property and same is hereby approved; and is subject to further adjustment between parties in the event of errors in calculation and/or omissions, and authorization is given to Certified Title Corporation to advance any necessary funds in the event of errors and/or omissions and to make distribution and payments in accordance therewith. If, after reasonable demand, monies remain unpaid pursuant to this paragraph, and legal action to collect the same is initiated, the responsible party hereto agrees to pay unto Certified Title Corporation and all costs of collection. Including but not limited to, court costs, incidental and/or consequential damages and/or reasonable attorney's fees arising out of the collection of monies due and owing.
7. The Sellers certify that there are no other liens including alley paving, sidewalk, sewer or miscellaneous liens or encumbrances on the property fixtures, or chattels contained therein, other than are set out for payment of the summary of Sellers' transaction portion of the a foregoing Settlement Statement. Sellers will be responsible for any such liens even if the Lien Certificate was unavailable at the time of settlement.
8. Sellers acknowledge receipt in full of the net proceeds of sale shown on the Settlement of this transaction.
9. Buyers and Sellers hereby appoint Certified Title Corporation as their attorney-in-fact for the sole and limited purpose of correcting any typographical and/or clerical errors to any documents executed in connection with the subject transaction. In the event this authorization is utilized, Certified Title Corporation hereby agrees to furnish the party or parties involved with a copy of any corrected documents. This limited Power of Attorney shall not be affected by the disability of Borrowers and/or Sellers.
10. The undersigned Sellers certify that a completed copy of Form ______ has been furnished to the Sellers at the time of settlement, which Sellers acknowledge receipt thereof.
11. Condominium Fees/Homeowners Association, Dues/Private Utility Charges, if applicable $_________ per __________.
12. Name and Address of Ground Rent Owner (if applicable): $___________/year. Payable to: ____________

    and_____________ to: ______________________________

I have carefully reviewed the HUD-1/CLOSING DISCLOSURE/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 HUD-1/Closing Disclosure/Settlement Statement.

Buyer/Borrower:

HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:

By: Bertaut Tchuise, Sole Member

BEB30E23F223440...

Bertaut Tchuise, Sole Member

Buyer Mailing Address:

____

____

TITLE DOCS

File No. P-25MD2768

Address: 2617 Quantico Avenue, Baltimore, MD 21215

Telephone

Day: ____

Evening: ____

The HUD-1/Closing Disclosure/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.

Certified Title Corporation

By: _____________________________________ ________________

Closing Attorney/Settlement Agent Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar forms. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

TITLE DOCS

File No. P-25MD2768
Address: 2617 Quantico Avenue, Baltimore, MD 21215

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly and personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with the Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic information.

Buyer/Borrower:

HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:
Bertaut Tchuise, Sole Member
BEB30E23F223448...

By: ______________________
Bertaut Tchuise, Sole Member

File No. P-25MD2768
Address: 2617 Quantico Avenue, Baltimore, MD 21215

Exhibit A

All that lot(s) of ground situate in Baltimore City, Maryland, and described as follows, that is to say:

Beginning for the same at a point on the southwesternmost side of Quantico Avenue (formerly called Loyola Heights Avenue) 50 ft. wide situate south 68 degrees 41 minutes west 199.51 ft. from the southwest corner of Quantico Avenue and Pall Mall Road 50 ft. wide; running thence on the southeasternmost side of Quantico Avenue south 68 degrees 41 minutes west 25 ft. to intersect the center of the division wall between the house erected on the lot now being described and the house erected on the lot adjacent thereto on the southwest; thence binding on said center line south 21 degrees 19 minutes east 90 ft. to the northwest side of a 12-ft. alley; and thence binding thereon reversely north 68 degrees 41 minutes 25 ft. to intersect the center line of the division wall between the house erected on the lot now being described and the house erected on the lot adjacent thereto on the northeast; and thence binding on said center line north 21 degrees 19 minutes west 90 ft. to the place of the beginning.

For informational purposes only:
The improvements thereon being known as **2617 Quantico Avenue, Baltimore, MD 21215**
Tax ID No.: **15-33-3347D-037**

TITLE DOCS

File No. P-25MD2768
Address: 2617 Quantico Avenue, Baltimore, MD 21215

LIMITED POWER OF ATTORNEY FOR CORRECTING TYPOGRAPHICAL ERRORS

We, the undersigned, for and in consideration of closing the loan and/or sale transaction involving property described as **2617 Quantico Avenue, Baltimore, MD 21215** do hereby appoint **Certified Title Corporation** as our attorney-in-fact to correct any TYPOGRAPHICAL ERRORS, to place our initials on documents where changes are made and/or to sign our names to and acknowledge any modification or other documents correcting the typographical error. In the event this procedure is utilized, the party (ies) involved shall receive a corrected copy of the changed document.

This power of attorney shall be irrevocable until the loan, if any, is satisfied and shall survive the disability of the undersigned.

AS WITNESS our execution hereof this 28th day of August, 2025

Buyer/Borrower:

HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:

By: Bertaut Tchuise, Sole Member

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Bertaut Tchuise, Sole Member

TITLE DOCS

File No. P-25MD2768
Address: 2617 Quantico Avenue, Baltimore, MD 21215

STATUTORY NOTICE AND ACKNOWLEDGEMENT

Lender's Coverage**: $0.00** Owner's Coverage: **$3,000.00**

Premium: **$0.00** Premium: **$300.00**
Lender to be insured: **CASH**
Name of Title Insurance Company: **Chicago Title Insurance Company**

TO THE BUYER (MORTGAGOR):

Notice is hereby given that in connection with a loan to be secured by a mortgage on the above property, your mortgage lender (mortgagee) is requiring issuance by **Chicago Title Insurance Company** of a mortgagee title insurance policy as described above, which policy will provide protection ONLY to the mortgagee.

In accordance with Section 486-1 of Article 48(A) of the Annotated Code of Maryland as amended, you are hereby notified of your right and opportunity to obtain simultaneously with said mortgagee title insurance policy an owner's title insurance policy designed to insure you as to the status of your title.

Such owner's policy will be issued in the amount of the total purchase price for the additional premium, as shown above.

The owner's policy will be subject only to the contingencies and conditions contained in the binder, title report and policy.

You have the right to review a sample of the form of policy in which said exceptions and exclusions will appear.

The owner's policy will not be effective until its issuance after the requirements contained in the commitment issued to the mortgagee have been met and payment made of the additional premium set forth above.

The above statute requires you to acknowledge that this Notice was given to you and to state whether you desire or do not desire owner's title insurance.

Please sign the statement below and return this form to **Chicago Title Insurance Company.**

I/we hereby acknowledge receipt of the Notice, prior to the disbursement of any funds, and I/we do hereby make the following election with regard to an owner's title insurance policy, namely:

(X) I/we **do** desire to purchase an owner's policy.
( ) I/we **do not** desire to purchase an owner's policy.

Date: August 28, 2025
Buyer/Borrower:
HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:
By: Bertaut Tchuise, Sole Member
BEB30E23F223448...
Bertaut Tchuise, Sole Member

TITLE DOCS

File No. P-25MD2768
Address: 2617 Quantico Avenue, Baltimore, MD 21215

DISCLOSURE AND ACKNOWLEDGMENT OF RECEIPT OF TITLE INSURANCE COMMITMENT

File No. **P-25MD2768**

Property: **2617 Quantico Avenue, Baltimore, MD 21215**

Name of Title Insurance Co: **Chicago Title Insurance Company**

Acknowledgment of Receipt of Commitment

We the purchasers of the above referenced property hereby acknowledge that we have received a copy of the title insurance commitment from Certified Title Corporation and have had the opportunity to review the commitment. We understand that the items listed as exceptions on this commitment will appear as exceptions on the final title insurance policy issued by the above referenced title insurance company and that said company will not provide any coverage to the insured for matters that pertain to the listed exceptions. Any requirement shown on the commitment will also appear in the final title insurance policy unless the same are disposed of to the satisfaction of said company.

We also acknowledge that the final title insurance policy will contain specific exceptions for any matters affecting the above referenced property that were recorded in the land records after the date of this commitment but prior to the time the deed conveying title to us is recorded in the land records. This period of time is referred to as the "Gap Period".

Buyer/Borrower:

HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:

By: Bertaut Tchuise, Sole Member

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Bertaut Tchuise, Sole Member

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
Chicago Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, **Chicago Title Insurance Company** (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 60 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS
- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.

c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:
a. the Notice;
b. the Commitment to Issue Policy;
c. the Commitment Conditions;
d. Schedule A;
e. Schedule B, Part I—Requirements;**[** and**]**
f. Schedule B, Part II—Exceptions**[**; and
g. a counter-signature by the Company or its issuing agent that may be in electronic form**]**.

4. COMPANY'S RIGHT TO AMEND
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY
a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
   i. comply with the Schedule B, Part I—Requirements;
   ii. eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
   iii. acquire the Title or create the Mortgage covered by this Commitment.

b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
e. The Company is not liable for the content of the Transaction Identification Data, if any.
f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM
a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
e. Any amendment or endorsement to this Commitment must be in writing**[** and authenticated by a person authorized by the Company**]**.
f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

[11. ARBITRATION
The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is $2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.**]**

CHICAGO TITLE INSURANCE COMPANY

By:

President

ATTEST

Secretary

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements;**[** and**]** Schedule B, Part II—Exceptions**[**; and a counter-signature by the Company or its issuing agent that may be in electronic form**]**.*

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:
Issuing Agent: **Stephen Millstein**
Issuing Office: **Certified Title Corporation**
Issuing Office's ALTA® Registry ID:
Loan ID Number: **0.00**
Commitment Number: **P-25MD2768**
Issuing Office File Number: **P-25MD2768**
Property Address: **2617 Quantico Avenue, Baltimore, MD 21215**

SCHEDULE A

1. Commitment Date: **July 31, 2025 @ 8:00am**

2. Policy to be issued:
a. 2021 ALTA® Owner's Policy
Proposed Insured: **HAE Renovations LLC, a Maryland limited liability company**
Proposed Amount of Insurance: **$3,000.00**
The estate or interest to be insured: **FEE SIMPLE**

3. The estate or interest in the Land at the Commitment Date is: **FEE SIMPLE**

4. The Title is, at the Commitment Date, vested in: **Mayor and City Council of Baltimore City**

5. The Land is described as follows: **Schedule A** (Continued).

Chicago Title Insurance Company

By:____
Stephen B. Millstein, Authorized Signatory

Commitment No.: **P-25MD2768**

SCHEDULE A (COTINUED)
Legal Description

All that lot(s) of ground situate in Baltimore City, Maryland, and described as follows, that is to say:

Beginning for the same at a point on the southwesternmost side of Quantico Avenue (formerly called Loyola Heights Avenue) 50 ft. wide situate south 68 degrees 41 minutes west 199.51 ft. from the southwest corner of Quantico Avenue and Pall Mall Road 50 ft. wide; running thence on the southeasternmost side of Quantico Avenue south 68 degrees 41 minutes west 25 ft. to intersect the center of the division wall between the house erected on the lot now being described and the house erected on the lot adjacent thereto on the southwest; thence binding on said center line south 21 degrees 19 minutes east 90 ft. to the northwest side of a 12-ft. alley; and thence binding thereon reversely north 68 degrees 41 minutes 25 ft. to intersect the center line of the division wall between the house erected on the lot now being described and the house erected on the lot adjacent thereto on the northeast; and thence binding on said center line north 21 degrees 19 minutes west 90 ft. to the place of the beginning.

****FOR INFORMATIONAL PURPOSES ONLY****
The improvements thereon being known as: 2617 Quantico Avenue, Baltimore, MD 21215
Parcel ID#: 15-33-3347D-037

Commitment No.: **P-25MD2768**

SCHEDULE B, PART I—Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
   (a) Deed from **Mayor and City Council of Baltimore City** to **HAE Renovations LLC, a Maryland limited liability company** to be recorded among the aforesaid Land Records.
5. Payment of semi-annual, annual or quarterly tax installment due within 60 days of closing. Detailed tax information on Exhibit B attached hereto.
6. Verification all outstanding water and sewer bills have been paid in full.
7. Subject to receipt and review of a Lien Certificate. Any and all items reflected upon said certificate must either be satisfied prior to closing or funds collected at closing depending on requirement.
8. The Company must be furnished with satisfactory proof that the captioned property is owner-occupied, occupied by the proposed purchaser, or has been vacant for at least six months. In the event of the sale of the captioned property, and if tenant-occupied, further proof is required of compliance with the requirements of The Renters Right and Stabilization Act of 2024 (MD-TOPA), MD Real Property Code §8-119 and COMAR 05.22.01.01 et seq., all as amended from time to time.
9. Affidavit to be executed by the vested owner(s) at closing and recorded among said Land Records that there are no open mortgages that are liens on this property, or other open liens of any kind, other than these listed herein, that would be superior to the interest herein insured.
10. This Company must be provided with the following in regard to HAE Renovations LLC: 1) Articles of Organization and all amendments thereto; 2) Operating Agreement authorizing the sale or encumbrance of the property described under Schedule A hereof and setting forth the entity authorized to act on behalf of said limited liability company in this transaction; 3) Current Certificate of Good Standing for said limited liability company from the jurisdiction in which the limited liability company is chartered and evidence of authority to conduct business in Maryland, if applicable; 4. Receipt of an affidavit signed by all members of the limited liability company certifying that: a. They are the only members at the date of execution and delivery of the instrument(s) required herein; b. Said company has not been dissolved by any voluntary act; c. Execution and delivery of the instruments required in the transaction to be insured are in accordance with all operative terms of the Operation Agreement of said company. NOTE: In the event that all members are not executing the instruments required herein, the aforesaid affidavit must recite the appropriate sections of the Operating Agreement for the company which authorizes the specific member(s) to execute such instruments on behalf of the company and confirm each member's consent thereto. Company must be provided with Certificate of Good Standing for any manager or managing member of the aforesaid limited liability company that is a

corporation. NOTE: The Company reserves the right to make additional requirements upon review of the above documents.

11. Subject to the execution of a Survey Waiver and Indemnification affidavit at closing.

12. Receipt and review of the ratified contract between all parties to the transaction.

13. Company requires the payment of delinquent and/or outstanding real estate taxes.

Commitment No.: **P-25MD2768**

SCHEDULE B, PART II—Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Any facts, rights, interests, or claims, which are not shown by the Public Records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, variation, adverse circumstance, boundary line overlap, or any other facts which a correct survey would disclose, and which are not shown by Public Records. The coverage afforded by covered matter 2(c) of the ALTA 2021 Policy is hereby deleted. As to issuance of the ALTA Homeowner's Policy, this exception does not limit the coverage afforded in Items 12, 18, 19, 21, 23, and 24 of Covered Risks.
4. Any lien or right to a lien, for service, labor or material theretofore or hereafter furnished, imposed by law and not shown by the Public Records.
5. Roads, ways, streams or easements, if any, not shown of record, riparian rights and the title to any filled-in lands.
6. Real estate taxes, municipal charges and other public charges, taxes and assessments for the year 2025/2026 and all subsequent years, not due and payable at Date of Policy.
7. Rights of tenants, and/or a duly existing or formed tenants' association, subsequent to Date of Policy, under The Renters Right and Stabilization Act of 2024 (MD-TOPA), MD Real Property Code §8-119 and COMAR 05.22.01.01 et seq., all as amended from time to time.
8. Rights of parties in possession.
9. Subject to a Fixed Pricing Program Land Disposition Agreement between the MAYOR AND CITY COUNCIL OF BALTIMORE and HAE Renovations LLC to be recorded among the Land Records of Baltimore City, Maryland immediately prior hereto.

SURVEY WAIVER AND INDEMNITY AGREEMENT

Property Address: 2617 Quantico Avenue, Baltimore, MD 21215

The undersigned purchaser of the above referenced property acknowledge that we have been advised of our option to obtain a Location Drawing or a more detailed survey, such as a Boundary Survey, with improvement shown.

A **Location Drawing** will disclose the approximate position of all structures and other improvements on the property in relation to the boundaries of the property. A Location Drawing **may** disclose if any improvements (i.e. fences, walls, buildings, pools, driveways, garages, steps, sheds, porches, decks, etc.) cross any building restriction lines or possible boundary lines. The Location Drawing will not afford any insurance protection in an Owner's Title Insurance Policy.

We understand that a **Location Drawing** does not guarantee property corners nor property lines and may not be used for the construction of fences or other improvements on the property.

A **Boundary Survey, with improvements shown**, will identify the property boundary lines; may mark property boundary corners; will identify the location of all improvements on the property; will show the location of building restrictions lines; and will identify the existence of any encroachments. The Boundary Survey, with improvements, may be use for erecting fences or construction other improvements on the property.

We understand that our lender does not require a Location Drawing because it will be protected by the Mortgagee's Title Insurance Policy. The Owner's Title Insurance Policy, if you decide to purchase same, **will not** include insurance coverage over matters, which a Boundary Survey, with improvements shown, would have disclosed. In order for survey coverage to be given in an Owner's Title Insurance Policy, a **satisfactory** Boundary Survey, with improvements shown, must be furnished to the Title Insurer together with the Surveyor's Affidavit. Any adverse matter disclosed on the Boundary Survey will be accepted to in the Owner's Title Insurance Policy.

With knowledge and understanding of all the above, we decline to obtain (a.) **Location Survey Drawing** and/or (b.) **Boundary Survey, with Improvements Shown**.

In addition, we further agree to hold harmless the Settlement Attorney/Company and the Title Insurer from any and all claims, losses, damages, expenses or liabilities whatsoever which they may incur because of our election not to obtain a Location. Drawing and/or Boundary Survey, with improvements shown, including, but not limited to, reasonable attorney's fees, costs and expenses of suit.

HAE Renovations LLC, a Maryland limited liability company

DocuSigned by:

By: Bertaut Tchuise, Sole Member

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Bertaut Tchuise, Sole Member