



A. Settlement Statement (HUD-1)

B. Type of Loan

1. ☐ FHA

2. ☐ RHS

3. ☐ Conv. Unins.

4. ☐ VA

5. ☐ Conv Ins.

6. File No.
26y078

7. Loan No.

8. Mortgage Insurance Case No.

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:
CHARLES STOLL, JR

E. Name & Address of Seller:
BRANDEN B. THOMPSON

F. Name & Address of Lender:

G. Property Location:
3424 Chestnut Avenue
Baltimore, MD 21211

H. Settlement Agent:
Cole Title & Escrow, Inc.

I. Settlement Date:
07/24/2026

Place of Settlement:
2405 York Road Suite 303 Timonium, MD
21093

Funding Date:
07/24/2026

Disbursement Date:
07/24/2026

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction																																																																																																																																																																				
<table><tr><td colspan="2">100. Gross Amount Due from Borrower</td></tr><tr><td>101. Contract sales price</td><td>\$460,000.00</td></tr><tr><td>102. Personal property</td><td></td></tr><tr><td>103. Settlement charges to borrower (line 1400)</td><td>\$9,263.00</td></tr><tr><td>104.</td><td></td></tr><tr><td>105. 2026-2027 Tax Bill</td><td>\$4,611.32</td></tr><tr><td>Adjustment for items paid by seller in advance</td><td></td></tr><tr><td>106. City/Town Taxes</td><td></td></tr><tr><td>107. County Taxes</td><td></td></tr><tr><td>108. Assessments</td><td></td></tr><tr><td>109.</td><td></td></tr><tr><td>110.</td><td></td></tr><tr><td>111.</td><td></td></tr><tr><td>112.</td><td></td></tr><tr><td>120. Gross Amount Due from Borrower</td><td>\$473,874.32</td></tr><tr><td>200. Amount Paid by or in Behalf of Borrower</td><td></td></tr><tr><td>201. Deposit</td><td>\$4,500.00</td></tr><tr><td>202. Principal amount of new loan(s)</td><td></td></tr><tr><td>203. 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Less amounts paid by/for borrower (line 220)</td><td>\$6,291.39</td></tr><tr><td>303. Cash ☒ From ☐ To Borrower</td><td>\$467,582.93</td></tr></table>	100. Gross Amount Due from Borrower		101. Contract sales price	\$460,000.00	102. Personal property		103. Settlement charges to borrower (line 1400)	\$9,263.00	104.		105. 2026-2027 Tax Bill	\$4,611.32	Adjustment for items paid by seller in advance		106. City/Town Taxes		107. County Taxes		108. Assessments		109.		110.		111.		112.		120. Gross Amount Due from Borrower	\$473,874.32	200. Amount Paid by or in Behalf of Borrower		201. Deposit	\$4,500.00	202. Principal amount of new loan(s)		203. Existing loan(s) taken subject to		204.		205.		206.		207.		208.		209.		Adjustments for items unpaid by seller		210. City/Town Taxes 07/01/2026 to 07/24/2026	\$291.39	211. County Taxes		212. Assessments		213. Seller Credit	\$1,500.00	214.		215.		216.		217.		218.		219.		220. Total Paid by/for Borrower	\$6,291.39	300. 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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.

Previous editions are obsolete

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HUD-1 / Order #26y078 / July 21, 2026

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. \$11,500.00 to Cummings & Co. Realtors			
702. \$11,500.00 to Cummings & Co. Realtors			
703. Commission paid at settlement			\$23,000.00
704.			
800: Items Payable in Connection with Loan			
801. Our origination charge (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. Appraisal fee (from GFE #3)			
805. Credit report (from GFE #3)			
806. Tax service (from GFE #3)			
807. Flood certification (from GFE #3)			
808.			
809.			
810.			
811.			
900: Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 07/24/2026 to 08/01/2026 (from GFE #10)			
902. Mortgage insurance premium (from GFE #3)			
903. Homeowner's insurance (from GFE #11)			
904.			
1000: Reserves Deposited with Lender			
1001. Initial deposit for your escrow account (from GFE #9)			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100: Title Charges			
1101. Title services and lender's title insurance (from GFE #4)			
1102. Settlement or closing fee to Cole Title & Escrow, Inc.			
1103. Owner's title insurance to First American Title Insurance Company (from GFE #5)		\$2,323.00	
1104. Lender's title insurance to First American Title Insurance Company			
1105. Lender's title policy limit \$			
1106. Owner's title policy limit \$460,000.00			
1107. Agent's portion of the total title insurance premium or title guarantee to Cole Title & Escrow, Inc. \$1,928.09			
1108. Underwriter's portion of the total title insurance premium or title guarantee to First American Title Insurance Company \$394.91			
1109. Title Exam & Settlement Closing Fee to Cole Title & Escrow, Inc.		\$695.00	
1110. Title Search to DEP Abstracts		\$275.00	
1111.			
1112. Title-Tech/Recording/ Bundle Fee to Cole Title & Escrow, Inc.		\$175.00	
1113. Title- Deed Certification to SERIO & HIGDON		\$150.00	
1114. Title- Lien Certificate to Baltimore City MD		\$55.00	
1200: Government Recording and Transfer Charges			
1201. Government recording charges (from GFE #7)		\$60.00	
1202. Deed \$60.00 Mortgage \$ Release \$ to Circuit Court for Baltimore City			
1203. Transfer taxes (from GFE #8)		\$3,450.00	
1204. City/County tax/stamps Deed \$6,900.00 Mortgage \$0.00 to Director of Finance			\$3,450.00
1205. State tax/stamps Deed \$1,150.00 Mortgage \$0.00 to Circuit Court for Baltimore City			\$1,150.00
1206. Recordation Tax - City (Deed) to Director of Finance		\$2,080.00	\$2,300.00
1300: Additional Settlement Charges			
1301. Required services that you can shop for (from GFE #6)			
1302. Listing Broker Adm to Cummings & Co. Realtors			\$595.00
1303.			
1304.			
1305.			
1306.			
1307.			
1308.			
1309.			
1310.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$9,263.00	\$30,495.00

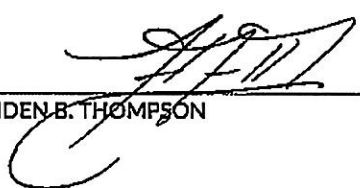
See signature addendum

Charles Stoll, Jr.

CHARLES STOLL, JR

07/21/2026

Date



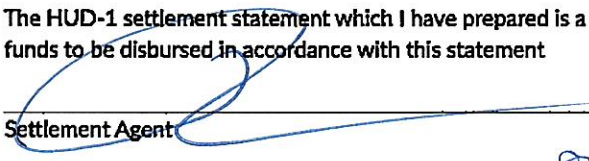
BRANDEN B. THOMPSON

Date

7/07/2026

Date

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

7/24/2026

Date



Cole Title & Escrow

2405 York Road Ste 303

Timonium, MD 21093