

Black Oak Title LLC
 ALTA Universal ID: 1179536
 206 South Hays Street
 101
 Bel Air, MD 21014
 (410) 344-7925

ALTA Combined Settlement Statement

File #:	15228-MD-JG	Property	1406 Filbert Street	Settlement Date	08/28/2026
Print Date & Time:	08/28/2026 at 05:46 PM EDT		Baltimore, MD 21226	Disbursement Date	08/28/2026
Escrow Officer:	Jonathan Garland	Buyer	Austin Jones		
Settlement Location:	206 South Hays Street		3439 Tewkesbury Road		
	101	Seller	Abingdon, MD 21009		
	Bel Air, MD, 21014		SES Trading 2005 Corporation		
			9737 Northwest 41st Street		
			Suite 575		
		Lender	Doral, FL 33178		
			NFM Lending, LLC		
			1190 Winterson Road		
			Suite 300		
			Linthicum, MD 21090		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$206,000.00	Sale Price of Property	\$206,000.00	
		Deposit		\$2,100.00
		Loan Amount		\$202,126.00
\$12,360.00		Seller Credit		\$12,360.00
		Lender Credit		\$191.50
		Borrower Funds		\$6,794.40
		Prorations/Adjustments		
	\$1,392.74	County Taxes 08/28/2026 to 06/30/2027	\$1,392.74	
\$45.73		Water - City (\$52.51) 08/01/2026 to 08/28/2026		\$45.73
		Loan Charges		
		0.20% of Loan Amount (Points)	\$404.25	
		Application Fee	\$1,695.00	
		Appraisal Management/Review	\$100.00	
		Validation Services Fee	\$145.00	
		Appraisal Fee	\$1,100.00	
		Credit Report Fee	\$242.74	
		Final Inspection Fee to Expedited Appraisal	\$125.00	
		Mortgage Insurance Premium	\$3,476.37	
		Prepaid Interest (from 08/28/2026 to 09/01/2026)	\$143.76	
		Impounds		
		Homeowner's insurance \$109.08 per month for 3 mo.	\$327.24	
		Property taxes \$138.06 per month for 5 mo.	\$690.30	
		Aggregate adjustment		\$276.12
		Payoff(s)		
		Payoff to NONE		
		Government Recording and Transfer Charges		
		Recording Fees	\$230.00	

Seller			Buyer	
Debit	Credit		Debit	Credit
		---Deed: \$115.00		
		---Mortgage: \$115.00		
\$1,030.00		Recordation Tax - City (Deed) to Director of Finance	\$1,030.00	
\$1,545.00		Transfer Tax - City (Deed) to Director of Finance	\$1,545.00	
\$515.00		Transfer Tax - State (Deed) to Circuit Court for Baltimore City	\$515.00	
		Commission		
\$6,077.00		Listing Agent Commission to Samson Properties		
\$5,150.00		Selling Agent Commission to Boyle & Kahoe Real Estate		
		Title Charges & Escrow / Settlement Charges		
		Title - Abstract & Examination to Black Oak Title LLC / Abstractor	\$400.00	
		Title - CPL (Lender) to Fidelity National Title Insurance Company	\$55.00	
		Title - Deed Prep to SJS LAW LLC	\$95.00	
		Title - Document Prep to Black Oak Title LLC	\$195.00	
		Title - Lender's Title Policy to Fidelity National Title Insurance Company	\$714.56	
		Title - Recordation Service to Black Oak Title LLC	\$50.00	
		Title - Settlement Fee & Escrow to Black Oak Title LLC	\$695.00	
		Title - Owner's Title Policy to Fidelity National Title Insurance Company	\$897.79	
		Miscellaneous		
\$395.00		Flat Fee to Samson Properties		
\$250.00		Invoice - Basement to Chesapeake Professional Services		
\$273.85		Lien Cert Bill # 0091066 - Misc. to Director of Finance		
\$1,500.00		Lien Cert Bill # 56607419 - Environmental to Director of Finance		
\$2,000.00		Lien Cert Bill # 56836018 - Environmental to Director of Finance		
\$2,000.00		Lien Cert Bill # 57734493 - Environmental to Director of Finance		
\$1,000.00		Lien Cert Escrow to Black Oak Title LLC		
		Lien Certificate to County / Black Oak Title LLC	\$120.00	
\$4,069.98		Open Water Balance to Director of Finance		
\$150.00		Remote Seller Signing Fee to Black Oak Title LLC		
		Water - Forward Payment to Director of Finance	\$200.00	
		Homeowner's Insurance Premium to Liberty Mutual	\$1,309.00	
\$1,656.72		Annual Property Taxes 2026-2027(12mos) to Director of Finance		
\$8,713.71		Tax Sale Redemption to Director of Finance		
Seller			Buyer	
Debit	Credit		Debit	Credit
\$48,731.99	\$207,392.74	Subtotals	\$223,893.75	\$223,893.75
		Due to Buyer	\$0.00	
\$158,660.75		Due to Seller		
\$207,392.74	\$207,392.74	Totals	\$223,893.75	\$223,893.75

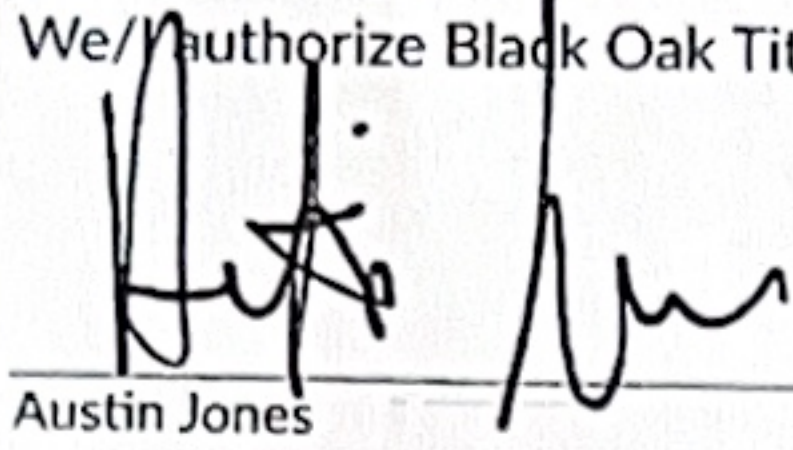
See signature addendum

Signature Addendum

Acknowledgement

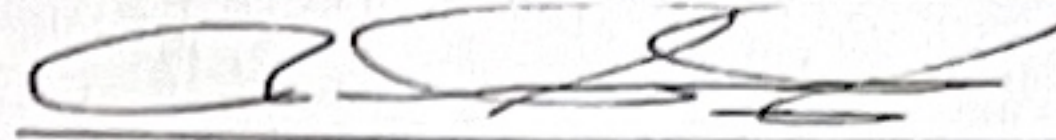
We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.

We/I authorize Black Oak Title LLC to cause the funds to be disbursed in accordance with this statement.

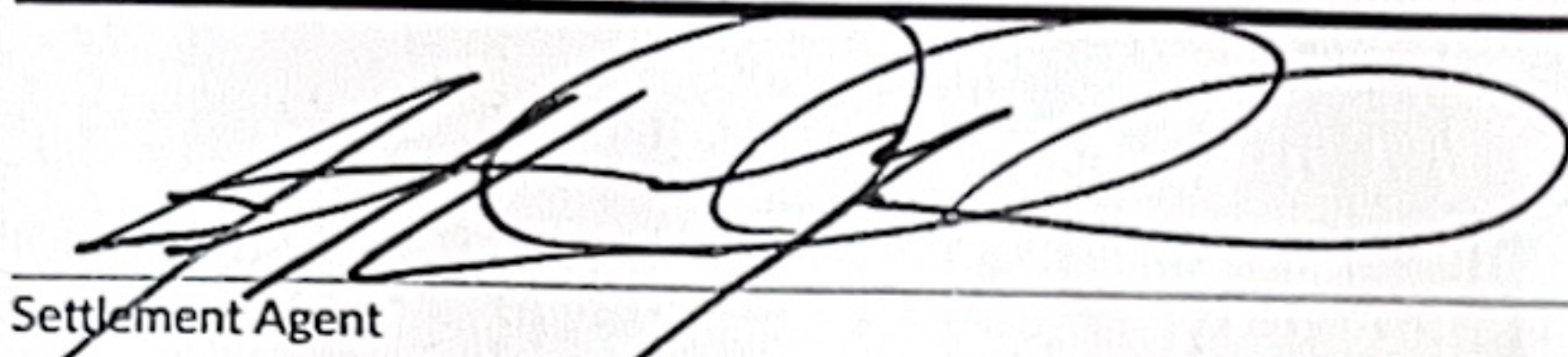

Austin Jones

8/28/26
Date

Ses Trading 2005 Corporation, a Florida Corporation

By: 
Miguel Sandoval, President

08/28/2026
Date


Settlement Agent

8/28/2026
Date