

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File No. 26-20397-NC	7. Loan No.	8. Mortgage Insurance Case No.
4. ☐ VA	5. ☐ Conv Ins.				

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: 2546 WEST BALTIMORE LLC	E. Name & Address of Seller: Yonnette E. Semple-Dormer and Anton Dormer 11515 Old Lottsford Road Bowie, MD 20721	F. Name & Address of Lender:
G. Property Location: 2546 West Baltimore Street Baltimore, MD 21223	H. Settlement Agent: R & P Settlement Group, LLC Place of Settlement: 1407 York Road Suite 300 Lutherville-Timonium, MD 21093	I. Settlement Date: 04/30/2026 Funding Date: 04/30/2026 Disbursement Date: 04/30/2026

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	\$80,000.00	401. Contract sales price	\$80,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$6,734.30	403.	
104.		404.	
105.		405.	
Adjustment for items paid by seller in advance		Adjustment for items paid by seller in advance	
106. City/Town Taxes 04/30/2026 to 07/01/2026	\$183.53	406. City/Town Taxes 04/30/2026 to 07/01/2026	\$183.53
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$86,917.83	420. Gross Amount Due to Seller	\$80,183.53
200. Amount Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit	\$800.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	\$11,791.63
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff to Select Portfolio Servicing / FAX 801 293 3936	\$54,071.87
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. Water 03/29/2026 to 04/30/2026	\$48.71	513. Water 03/29/2026 to 04/30/2026	\$48.71
214. Ground Rent 02/14/2026 to 04/30/2026	\$18.65	514. Ground Rent 02/14/2026 to 04/30/2026	\$18.65
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$867.36	520. Total Reduction Amount Due Seller	\$65,930.86
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$86,917.83	601. Gross amount due to seller (line 420)	\$80,183.53
302. Less amounts paid by/for borrower (line 220)	\$867.36	602. Less reductions in amounts due seller (line 520)	\$65,930.86
303. Cash ☒ From ☐ To Borrower	\$86,050.47	603. Cash ☒ To ☐ From Seller	\$14,252.67

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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.

The information requested does not lend itself to confidentiality.

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. \$2,800.00 to Next Step Realty			
702. \$2,400.00 to Samson Properties			
703. Commission paid at settlement		\$400.00	\$4,800.00
704. Admin Fee to Next Step Realty			\$695.00
705. Admin Fee to Samson Properties		\$399.00	
800. Items Payable in Connection with Loan			
801. Our origination charge			
802. Your credit or charge (points) for the specific interest rate chosen			
803. Appraisal fee			
804. Credit report			
805. Tax service			
806. Flood certification			
807.			
808.			
809.			
810.			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 04/30/2026 to 05/01/2026			
902. Mortgage insurance premium			
903. Homeowner's insurance			
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Settlement or closing fee to R & P Settlement Group, LLC.		\$200.00	
1102. Owner's title insurance to Westcor Land Title Insurance Company		\$432.80	
1103. Lender's title insurance to Westcor Land Title Insurance Company			
1104. Lender's title policy limit \$			
1105. Owner's title policy limit \$80,000.00			
1106. Abstract/Title Search to Mortiles \$195.00		\$195.00	
1107. Deed Preparation to Dan Radebaugh, Esq. \$100.00		\$100.00	
1108. Judgment Search to R & P Settlement Group, LLC \$55.00		\$55.00	
1109. Hand Recording Fee to Leon Fields		\$35.00	
1110. Title Exam Fee to R & P Settlement Group, LLC		\$695.00	
1111.			
1112.			
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$115.00 Mortgage \$ Release \$ to Circuit Court for Baltimore City		\$115.00	
1202. City/County tax/stamps Deed \$1,200.00 Mortgage \$0.00 to Director of Finance		\$600.00	\$600.00
1203. State tax/stamps Deed \$400.00 Mortgage \$0.00 to Circuit Court for Baltimore City		\$200.00	\$200.00
1204. Recordation Tax - City (Deed) to Director of Finance		\$400.00	\$400.00
1300. Additional Settlement Charges			
1301.			
1302. Survey Fee, Plot Plan to NTT Associates, Inc.		\$280.00	
1303. Procurement of Release/Release Tracking Fee to R & P Settlement Group, LLC			\$275.00
1304. Payoff Wire/Overnight Delivery Fee to R & P Settlement Group, LLC			\$85.00
1305. Title - Settlement Fee to .R & P Settlement Group, LLC.			\$250.00
1306. February Ground Rent to 1604 Penthouse LLC			\$45.00
1307. Ground Rent Redemption		\$2,317.50	
1308. Outstanding Water Bill to Director of Finance			\$4,441.63
1309. Water Escrow to R&P Water Escrow		\$200.00	
1310. Title - Lien Certificate Fee - FBO Director of Finance to R & P Settlement Group, LLC		\$110.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$6,734.30	\$11,791.63

See signature addendum

2546 WEST BALTIMORE LLC, a Maryland Limited Liability Company

By: _____	Yonnette E. Semple-Dormer	Date _____
Ralph Emerson Marsh, Member		
By: _____		
John Michael McCarthy, Member	Anton Dormer	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 _____
------------------	------------