

AUTHORITY TO DISBURSE

RE: 655 Dumbarton Avenue, Baltimore, MD 21218

The undersigned hereby authorize Prime Title Group LLC and Prosperity Home Mortgage, LLC to disburse the proceeds of the mortgage loan from Prosperity Home Mortgage, LLC, on the property located at:

655 Dumbarton Avenue, Baltimore, MD 21218

in accordance with the Closing Disclosure and Settlement Statement, and to endorse all checks for that purpose.

It is further agreed that this closing and the release of closing proceeds is done in consideration of Prime Title Group LLC reliance on information from the current mortgage holders of the property as to the correct payoff amounts for outstanding mortgages. The Borrowers agree that if there is any shortage with regard to the payoff amount, they will remit any balance owing promptly to the said mortgagees, will assist Prime Title Group LLC to obtain discharges of such mortgages and will hold Prime Title Group LLC harmless and indemnified from any claims arising from any such shortage.

Borrowers hereby appoint Prime Title Group LLC as Power of Attorney to execute any omitted signatures or initials on documents that have been reviewed and explained as part of the closing but inadvertently omitted.

Loan Amount: \$187,200.00



Danita Dyer

Date: 8-25-23



Blair Joi Dyer

Date: 8-25-23

DISCLOSURE AND ACKNOWLEDGMENT OF RECEIPT OF TITLE INSURANCE COMMITMENT (Maryland)

Case Number: 23-3572-MD

Property: 655 Dumbarton Avenue, Baltimore, MD 21218

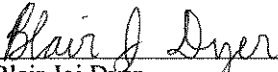
Title Insurance Company: Fidelity National Title Insurance Company

ACKNOWLEDGMENT OF RECEIPT OF COMMITMENT

Danita Dyer and Blair Joi Dyer, the purchaser(s) of the above referenced property, hereby acknowledge that Danita Dyer and Blair Joi Dyer have received a copy of the title insurance commitment and have had the opportunity to review the commitment. Danita Dyer and Blair Joi Dyer 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 in the commitment will also appear in the final title insurance policy unless the same are disposed of to the satisfaction of said company.



Danita Dyer



Blair Joi Dyer

STATUTORY NOTICE AND ACKNOWLEDGEMENT

Property: **655 Dumbarton Avenue, Baltimore, MD 21218**

Lender's Policy: \$ 187,200.00

Owner's Policy: \$ 234,000.00

Premium: \$ 631.68

Premium: \$ 983.55

Lender to be insured: **Prosperity Home Mortgage, LLC**

Name of Title Insurance Company: **Fidelity National 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 Fidelity National 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 Fidelity National 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:

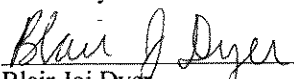
(☒) I/we do desire to purchase an owner's policy.

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



Danita Dyer

Date: 08/25/2023



Blair Joi Dyer

Date: 08/25/2023

Prime Title Group LLC
9701 Apollo Dr Ste 101
Largo, MD 20774
Phone: 301-341-6444 - Fax: 301-341-1238

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 any personal or financial data. We want you to know how we will utilize the personal information you provide to us.

Applicability

This privacy policy governs our use of the information 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 that obtained from a public record or from another person or entity.

Types of Information

Depending on which of our services you are utilizing, the types of non-public personal information that we may collect include:

Information we receive from you on applications, questionnaires, forms, and in other communications to use, whether in writing, in person, by telephone, or any other means;

Information about your transactions with us, our affiliated companies, or others;

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any non-affiliated party. Therefore, we will not release your information to non-affiliated 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.

Confidentiality and Security

We will diligently work to ensure that no unauthorized parties have access to any of your information. We restrict access to non-public personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will train and oversee our employees to ensure that your information will be handled responsibly and in accordance with this privacy policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations and industry Best Practices to guard your non-public personal information.

WATER ESCROW AGREEMENT

The undersigned Purchaser and Seller, of property known as 655 Dumbarton Avenue, Baltimore, MD 21218, acknowledge that Prime Title Group LLC will hold in escrow the sum of \$ 350.00 for the purpose of paying the final water and sewer bill when it is rendered. However, due to the unknown and uncertain size of water and sewer bills, the Purchaser and Seller hereby agree to indemnify and hold harmless Prime Title Group LLC, and the title insurance company insuring the title to the real property from any claims concerning the water and sewer bill should it later be determined that the escrow amount indicated above is insufficient to pay the final bill when rendered by the billing institution or government.

In the event the amount of escrow is insufficient to pay the water and/or sewer bill, Prime Title Group LLC will promptly notify the parties by verbal or written notice of the deficiency and shall send the bill and a check payable to the appropriate billing authority in the amount of the escrow held to the Purchaser who will adjust the bill directly with the Seller.

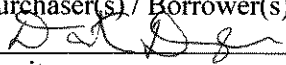
The Seller hereby agree to pay to the Purchaser any additional amount which may be required in addition to the escrowed monies, to pay the final water and sewer bill. The Seller further agrees to indemnify Purchaser for any loss or damage sustained by reason of the Seller non-compliance with this provision.

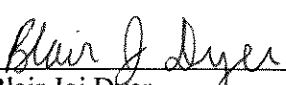
In the event the final water bill has not been received by the escrow agent within 120 days of settlement, the escrow agent shall be irrevocably authorized to return the entire water escrow to the Seller.

Notwithstanding the return of the escrowed funds to the Seller after the 120 day period, the parties hereto are not relieved of the corresponding responsibilities to adjust the relevant outstanding water bill between them.

We, the undersigned, have agreed to the foregoing as a condition for settlement by Prime Title Group LLC.

Purchaser(s) / Borrower(s)

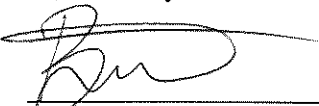

Danita


Blair Joi Dyer

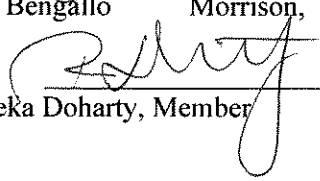
Seller(s)

Shappily LLC, a Maryland Limited Liability
Dyer Company

By:


Bengallo Morrison, Member

By:


Raneeka Doharty, Member

**ACKNOWLEDGMENT BY BUYER/SELLER OF CERTIFICATION
AND RECEIPT OF SETTLEMENT STATEMENT /CLOSING DISCLOSURE**

RE Consummation Date: 08/25/2023

File Number: 23-3572-MD

Purchaser(s): Danita Dyer and Blair Joi Dyer
Seller(s): Shappily LLC

Property Address: 655 Dumbarton Avenue, Baltimore, MD 21218

Brief Legal: BLOCK: LOT:

With our signatures below, we, the undersigned Seller/Buyer/Borrower, acknowledge the receipt of the Settlement Statement/Closing Disclosure which includes this signature page. We acknowledge that we have, in fact, reviewed and approved the figures appearing on the Settlement Statement/Closing Disclosure, and are in agreement that these figures are accurate and complete. We expressly authorize disbursement by Prime Title Group LLC ('the closing agent') based upon these figures. We acknowledge that Prime Title Group LLC has relied on the undersigned and third parties to provide and advise us on information contained in the Settlement Statement/Closing Disclosure to include, but not be limited to, water and sewer charges, taxes, assessments, principal and interest on assumed deeds of trust, mortgages and other evidences of indebtedness, and the amount of escrow funds, etc., and, accordingly, is not responsible for and cannot guarantee any information provided by others. It is understood and agreed that Prime Title Group LLC assumes no liability, express or implied, for notices of and/or actual violations of governmental orders or requirements, if any, issued by any federal, state, county or local authority as to ownership, occupancy, zoning and/or similar laws, regulations and/or ordinances.

The terms "Buyer" and "Borrower" may be used interchangeably in any sale or refinance transaction.

The parties hereto agree that settlement is not complete until all following conditions have been met:

1. Certified funds have been received and have cleared the collection process;
2. All checks, including assignment of funds checks are received and have cleared the collection process;
3. All documents have been properly executed and recorded; and,
4. The title search to the property has been brought current to the time of recordation.

Tax prorrations and escrows listed on the Settlement Statement/Closing Disclosure are based on the most recent tax bill or estimated based on the projected assessed value, and, therefore, may be insufficient to cover the actual amount owed. The Buyer or Seller, as applicable, agrees to be fully responsible for any difference in tax amounts.

The Seller or Borrower will immediately pay any shortages owed for lender payoffs if the amount listed on the Settlement Statement/Closing Disclosure is insufficient to fully pay off that party's loan. It is understood that Prime Title Group LLC has relied on the payoff figures given to it by the undersigned and payoff lenders in order to complete settlement. The undersigned agree that in the event that the figures on the Settlement Statement/Closing Disclosure differ, for whatever reason, from the actual amount needed to satisfy the loan in full and release the lien from the land records, the Seller or Borrower (as applicable) shall be responsible for any amounts needed to pay said loan in full. Borrower and Seller further agree to pay this money to Prime Title Group LLC immediately upon notification of such shortage. Should the payoff figure be less than the amount collected on the Settlement Statement/Closing Disclosure, we are aware that the refund due will be remitted directly to us by our lender.

Buyer/Borrower acknowledges that applications for tax abatement, homestead deductions, homestead exemptions and the like, are submitted by Prime Title Group LLC as a courtesy. Prime Title Group LLC makes no representation as to whether those applications will be approved by the respective jurisdictional body and it is the Buyer's duty to follow up on said applications and respond to all notices regarding the applications. In the event that the denial of such an application leads to the need for additional funds due on the Settlement Statement/Closing Disclosure (to complete recordings, pay requisite taxes, etc.), the Buyer hereby agrees to immediately pay such shortages upon demand.

Prime Title Group LLC has ordered a title examination and survey of the property for the sole purpose of inducing the title insurance underwriter to issue title insurance for the Buyer and/or the Buyer's Lender. Prime Title Group LLC receives professional fees for title examination. The recording fees may include administrative costs to record documents in addition to government charges. Prime Title Group LLC is agent for the title insurance company and does receive a commission on such title insurance as is charged to the Buyer. The parties hereto agree to release any unused fees to Prime Title Group LLC Interest earned, if any, on any escrow account maintained by Prime Title Group LLC shall be retained by Prime Title Group LLC as

additional consideration for closing services. Total disbursed for title insurance will be the total of all title insurance charges reflected on the Closing Disclosure.

The parties hereto acknowledge that Prime Title Group LLC may elect to pay disbursed amounts via electronic payments and or credit cards. These include, among others, property taxes and water bills. Parties acknowledge that these payment methods may incur a per transaction processing or other similarly named fee. The parties hereby authorize Prime Title Group LLC to deduct any such fees from any amounts to be disbursed to the parties.

The parties hereto authorize Prime Title Group LLC to release copies of the Settlement Statement/Closing Disclosure associated with this transaction to any and all lenders, title insurance companies, real estate brokerages and any agents thereof, homeowner's associations and home warranty companies related to this transaction.

All figures listed on the Settlement Statement/Closing Disclosure are subject to final audit. The parties (the undersigned Seller/Buyer/Borrower) acknowledge that as part of closing Prime Title Group LLC is required to collect amounts from the parties to payoff, satisfy and release liens and other charges against the property. Such liens and charges may include, among others, mortgages, property taxes, special assessments, homeowner's or condominium association assessments, deferred water and sewer charges (front foot benefit). If on final audit, additional amounts are required to pay any shortages and or deficiencies in the amounts collected on the Settlement Statement/Closing Disclosure (including shortages or amounts missed for whatever reason), the parties owing such charges expressly authorize Prime Title Group LLC to deduct any shortage or deficiency from any amounts held in escrow for the party owing the charges and adjust the Settlement Statement/Closing Disclosure accordingly; and Borrower and Seller further agree to pay any remaining deficiency to Prime Title Group LLC immediately upon notification of such shortage.

Prime Title Group LLC has acted in the interest of the parties to this transaction, and should it be made a party to any litigation or other legal action arising from or in relation to the contract or settlement of the loan or sale of the property, and/or should Prime Title Group LLC initiate legal action in order to collect any sums as may be due from either of the parties hereto and/or be a prevailing party in any legal action arising from or in relation to the contract or the settlement of this transaction, the parties hereto agree that they shall each, jointly and severally, reimburse Prime Title Group LLC for all of its costs to include reasonable attorney's fees.

Should any dispute arise between the parties, or any of them, and/or any other party, concerning the property or funds involved in the transaction, Prime Title Group LLC may, at its sole discretion, hold all documents and funds in their existing status pending resolution of the dispute, or join or commence a court action, deposit the money and documents held by it with the court, and ask the court to determine the rights of the parties. Upon depositing said funds and documents with the court, Prime Title Group LLC shall have no further duties or responsibilities under these instructions. The parties jointly and severally agree to pay the closing agent's costs, expenses and reasonable attorney's fees incurred in any lawsuit arising out of or in connection with the transaction or these instructions, whether such lawsuit is instituted by the closing agent, the parties, or any other person.

The principals hereto expressly agree that the Closing Agent has the absolute right, at its election, to file an action of interpleader requiring the principals to answer and litigate their several claims and rights amongst themselves and is authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the principals jointly and severally agree to pay the Closing Agent's cancellation charges and costs, expenses and reasonable attorney's fees which the Closing Agent is required to expend or incur in such interpleader action, the amount thereof to be fixed and judgment therefore to be rendered by the court. Upon the filing of such action, the Closing Agent shall thereon be fully released and discharged from all obligations imposed by the terms of this agreement or otherwise,

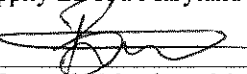
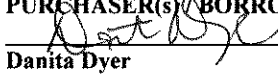
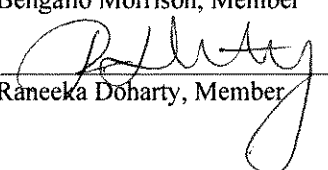
TAX PRORATION: Undersigned Buyer and Seller hereby understand and agree that the Settlement Statement, Closing Disclosure and/or HUD-1 Settlement Statement prepared for the above captioned transaction includes:

AN ESTIMATED PRORATION of the current year's real estate taxes. The proration was based on information from the county or city tax department, but the actual amount for the current year may vary due to a change in assessment, rate class or other reasons determined by the county or city's tax department. When the current tax bill is issued, it may be appropriate to adjust the proration according to that bill. Any adjustment will be decided between the parties. Prime Title Group LLC will provide assistance, if requested, but will not be responsible for effecting an adjustment or for collecting or paying any amounts due. The undersigned Buyer and Seller hereby hold Prime Title Group LLC harmless from any loss or injury resulting from the proration of taxes, or lack thereof, in the captioned transaction.

LIMITED POWER OF ATTORNEY: The parties hereto expressly grant a LIMITED POWER OF ATTORNEY to Prime Title Group LLC, enabling Prime Title Group LLC and its employees to place our initials on documents where changes are made and/or to sign our names on any documents or forms where needed. Should any changes be made as attorney-in-fact, Prime Title Group LLC will notify you and will send to that party a corrected copy of the changed document(s).

CORRECTION AGREEMENT: Should Prime Title Group LLC need any of the parties hereto to assist in making any changes to the documents and/or forms relating to this transaction, such parties agree to cooperate fully.

CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL SETTLEMENT STATEMENT/CLOSING DISCLOSURE CONSISTING OF THREE (3) PAGES.

SELLER(s) Shappily LLC, a Maryland Limited Liability Company	PURCHASER(s) / BORROWER(s)
By:  Bengallo Morrison, Member	 Danita Dyer
By:  Raneeka Doharty, Member	 Blair Joi Dyer

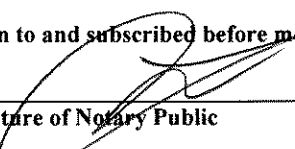
STATE OF MARYLAND
COUNTY OF PRINCE GEORGE'S, to wit:

Sworn to and subscribed before me by Bengallo Morrison and Raneeka Doharty, Members of Shappily LLC on this 25th day of August, 2023.

 _____ Signature of Notary Public (SEAL)	Lawrence O. Elliott Jr. NOTARY PUBLIC PRINCE GEORGE'S COUNTY MARYLAND MY COMMISSION EXPIRES DECEMBER 20, 2023
My Commission Expires:	

STATE OF MARYLAND
COUNTY OF PRINCE GEORGE'S, to wit:

Sworn to and subscribed before me by Danita Dyer and Blair Joi Dyer on this 25th day of August, 2023.

 _____ Signature of Notary Public (SEAL)	Lawrence O. Elliott Jr. NOTARY PUBLIC PRINCE GEORGE'S COUNTY MARYLAND MY COMMISSION EXPIRES DECEMBER 20, 2023
My Commission Expires:	

Prime Title Group LLC
File No. **23-3572-MD**
Tax ID # **09-01-3913B-056**

This Deed, made this 25th day of August, 2023, by and between **Shappily LLC, a Maryland Limited Liability Company**, GRANTOR, and **Danita Dyer, a single woman, and Blair Joi Dyer, a single woman, as joint tenants**, GRANTEES.

Witnesseth –

That in consideration of the sum of TWO HUNDRED THIRTY FOUR THOUSAND AND 00/100 (\$234,000.00) Dollars, which includes the amount of any outstanding Mortgage or Deed of Trust, if any, the receipt of which is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantees, as **joint tenants**, in fee simple, all that lot of ground situate in the County of Baltimore, State of Maryland and described as follows, that is to say:

Property 1:

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

BEGINNING FOR THE FIRST on the southernmost side of Dumbarton Avenue, at the distance of 616 feet easterly from the corner formed by the intersection of the southernmost side of Dumbarton Avenue and the easternmost side of Old York Road, which place of beginning is designed to be a in line with the center of a partition wall there erected; and running thence easterly, binding on the southernmost side of Dumbarton Avenue 20 feet to the line of the center of the partition wall there erected, thence southerly parallel with Old York Road, and passing through the last mentioned partition wall 90 feet, more or less, to the north side of a 10 foot alley laid out along the southern outline of Thomas F. Mullans property; thence westerly binding on the north side of said ten foot alley, with the use thereof in common with others 20 feet to intersect a line drawn southerly from the place of beginning through said first mentioned partition wall; thence northerly reversing said line so drawn and binding thereon 90 feet, more or less, to the place of beginning.

The improvements thereon being known as 655 Dumbarton Avenue, Baltimore, Maryland - 21218-1229.

Being the same property which by deed dated March 23, 2023, and recorded among the Land Records of Baltimore City, Maryland on June 2, 2023, in Liber 25947, in Folio 352, was granted and conveyed by One House At A Time, INC. unto Shappily LLC.

The improvements thereon being commonly known as:

Property Address: 655 Dumbarton Avenue, Baltimore, MD 21218

Parcel Tax ID: 09-01-3913B-056

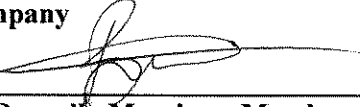
Together with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

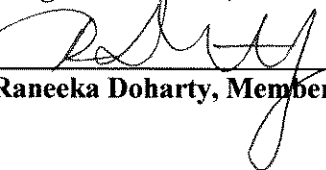
To Have and To Hold the said tract of ground and premises above described and mentioned, and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said **Danita Dyer, a single woman, and Blair Joi Dyer, a single woman, as joint tenants**, in fee simple.

And the Grantor hereby covenants that he has not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that he will warrant Specially the property hereby granted; and that he will execute such further assurances of the same as may be requisite.

In Witness Whereof, Grantor has caused this Deed to be properly executed and sealed the day and year first above written.

Shappily LLC, a Maryland Limited Liability Company

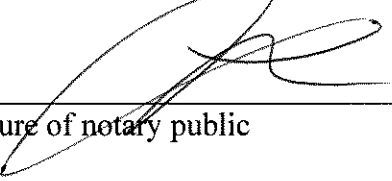
By: 
Bengallo Morrison, Member

By: 
Raneeka Doharty, Member

STATE OF MARYLAND } ss
COUNTY OF PRINCE GEORGE'S (or City of Baltimore)

On this 25th day of August, 2023, before me, the undersigned officer, personally appeared Bengallo Morrison and Raneeka Doharty, Members of Shappily LLC, a Limited Liability Company, and that he/she/they, as such Member and Member, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Company by himself/herself/themselves as Member and Member.

In witness thereof I hereunto set my hand and official seal.



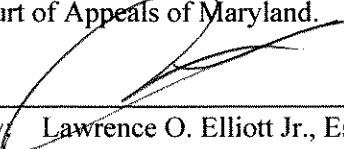
Signature of notary public

Lawrence O. Elliott Jr.
NOTARY PUBLIC
PRINCE GEORGE'S COUNTY
MARYLAND
MY COMMISSION EXPIRES DECEMBER 20, 2023

Notary Public

My Commission Expires: _____

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 Court of Appeals of Maryland.



Attorney: Lawrence O. Elliott Jr., Esq.

AFTER RECORDING, PLEASE RETURN TO:

Prime Title Group LLC
9701 Apollo Dr Ste 101
Largo, MD 20774



MARYLAND

Driver's License

DL



1001A0817



Customer identifier
D-600-135-115-412

Family name
DYER

Given names
DANITA CHE

Address
**16401 STRATFORD ESTATES DR
UPPER MARLBORO MD 20772**

Date of birth
06/01/1981

Sex
F

Height
5'-03"

Weight
180

Date of exp
06/01/2027

Restrictions

Classifications
C

Endorsements

Date of issue
09/04/2019

MARYLAND

USA



Provisional Driver's License

PDL



0104BAFF0

Customer identifier
MD-10273802387

Restrictions

J

Classifications

C

Endorsements

Under 18 until 12/04/2022

Under 21 until 12/04/2025

Family name

DYER

Given names

BLAIR JOI

Address

**16401 STRATFORD ESTATES DR
UPPER MARLBORO MD 20772**

Date of birth

12/04/2004

Sex

F

Height

5'-04"

Weight

125

Date of issue

06/14/2023

Date of exp

02/02/2026