

File No./Escrow No.: MD92936-COM

Lakeside Title Company
9200 Old Annapolis Road
Suite 200
Columbia, MD 21045
(410) 992-1070

Officer/Escrow Officer: Teresa Boisseau

Property Address: 1521 HOMESTEAD STREET
BALTIMORE, MD 21218 (BALTIMORE CITY)
(09-16-4108-004)Borrower: SOFIA GIRALDO
106 Fox Chase Drive
Goose Creek, SC 29445Seller: THRIVING NEIGHBORHOODS LLC, A MARYLAND LIMITED LIABILITY COMPANY
23 Pierside Drive #335
Baltimore, MD 21230Lender: M&T Bank
75 Earhart Drive, Buffalo, NY 14221-7079

Settlement Date: 8/27/2026

Disbursement Date: 8/27/2026

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Deposits, Credits, Debits		
	\$260,000.00	Sale Price of Property	\$260,000.00	
		Deposit		\$10,000.00
		Baltimore Vacants Reinvestment Initiative from Neighborhood Housing Services of Baltimore, Inc.		\$20,000.00
		Vacants to Value from Director of Finance		\$10,000.00
\$237,598.81		Full Net Proceeds to Healthy Neighborhoods, Inc.		
		Prorations		
\$958.22		Improvement Tax 7/1/2026 to 8/27/2026 @ \$3,068.00/Six Months		\$958.22
	\$218.01	City Taxes 8/27/2026 to 7/1/2027 @ \$258.36/Year	\$218.01	
		Commissions		
\$13,000.00		Real Estate Commission to Cummings & Co. Realtors		
\$595.00		Flat Fee to Cummings & Co. Realtors		
		New Loans		
		Loan Amount		\$189,000.00
		Our origination charge \$3,307.50	\$3,307.50	
		Appraisal Fee to Four Comeers Appraisal	-\$75.00	
		Credit Report to CoreLogic CredCo		
		Inspection Fee to Four Comeers Appraisal	\$150.00	
		Wire Fee to Neighborhood Housing Services of Baltimore, Inc.	\$15.00	
		Prepaid Interest (18.1200 per day from 8/27/2026 to 9/1/2026)	\$90.60	
		Homeowner's Insurance Premium (12 mo.) to Progressive by Homesite (POC \$1,448.00 by Sofia Giraldo)		
		Homeowner's Insurance \$3.00 per month for 120.67 mo.	\$362.01	
		Property Taxes \$515.66 per month for 5 mo.	\$2,578.30	

		HNI Pool MI to HNI	\$1,300.00	
		Aggregate Adjustment	-482.68	
		Title Charges		
		Lender's Title Insurance to Lakeside Title Company (First American Title Insurance Company: \$86.45)	\$665.00	
		Owner's Title Insurance to Lakeside Title Company (First American Title Insurance Company: \$164.84)	\$1,268.00	
		Abstract or title search to First American / Lakeside Title Company	\$285.00	
		Title Examination to Lakeside Title Company	\$750.00	
		Lien Certificate to Director of Finance	\$55.00	
		Judgment Report to Lakeside Title Company	\$95.00	
		Recording Services - Baltimore City to Lakeside Title Company	\$125.00	
\$75.00		Cyber Security / Proceeds Protection to CertifID/Lakeside Title Company	\$75.00	
		Closing Protection Letter to First American Title Insurance Company	\$55.00	
		Government Recording and Transfer Charges		
		Recording fees: Deed \$60.00	\$60.00	
		Mortgage \$60.00	\$60.00	
\$2,600.00		County Deed Tax/Stamps to Director of Finance, Baltimore City		
\$1,300.00		State Deed Tax/Stamps to Clerk of the Circuit Court		
\$3,900.00		County Transfer Tax to Director of Finance, Baltimore City \$3,900.00		
		Vacants to Value DOT to Clerk of the Circuit Court \$60.00	\$60.00	
		Baltimore Vacants Reinvestment Initiative DOT to Clerk of the Circuit Court \$60.00	\$60.00	
		Additional Settlement Charges		
\$100.00		Water Escrow to Director of Finance		
\$90.98		Open Water Bill to Director of Finance		
		1/2 improvement levy to Director of Finance	\$3,068.00	
		Home inspection to Aaron's Home Inspections (POC \$375.00 by Sofia Giraldo)		
		Escrow Holdback-Impound to M&T Bank	\$1,000.00	
		Lender Credits		
		Lender Credit		\$7,847.50
Seller			Borrower	
Debit	Credit		Debit	Credit
\$260,218.01	\$260,218.01	Subtotals	\$275,144.74	\$237,805.72
		Due From Borrower		\$37,339.02
\$0.00		Due To Seller		
\$260,218.01	\$260,218.01	Totals	\$275,144.74	\$275,144.74

Agreement

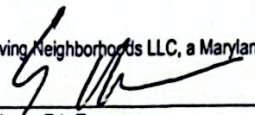
I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Lakeside Title Company to cause the funds to be disbursed in accordance with this statement.

BORROWER(S)



SOFIA GIRALDO

SELLER(S)


Thrivin' Neighborhoods LLC, a Maryland limited liability company
By: _____
Name: Eric Turner
Title: Sole Member

SETTLEMENT COORDINATOR



TERESA BOISSEAU