

B. Type of Loan

1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	6. File No. 26-22437	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: Danforth Nicholas 93 Richdale Avenue Cambridge, MA 02140	E. Name & Address of Seller: Monumental Development LLC	F. Name & Address of Lender:
G. Property Location: 2108 Ashton Street Baltimore, MD 21223	H. Settlement Agent: Terrain Title & Escrow Company Place of Settlement: 10461 Mill Run Circle, Suite 125 Owings Mills, MD 21117	I. Settlement Date: 08/11/2026 Funding Date: 08/11/2026 Disbursement Date: 08/11/2026

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction																																																																																																																																																																				
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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. \$3,200.00 to ExecuHome Realty			
702. \$3,200.00 to EXP Realty, LLC			
703. Commission paid at settlement			\$6,400.00
704. Admin Fee to ExecuHome Realty			\$495.00
705. Admin Fee to EXP Realty, LLC		\$595.00	
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 08/11/2026 to 09/01/2026			
902. Mortgage insurance premium			
903. Homeowner's insurance			
904. Open Property Taxes 2026-27 to Director of Finance - POC by seller \$1,174.38			
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 Terrain Title & Escrow Company			
1102. Owner's title insurance to Fidelity National Title Insurance Company		\$830.98	
1103. Lender's title insurance to Fidelity National Title Insurance Company			
1104. Lender's title policy limit \$			
1105. Owner's title policy limit \$128,000.00			
1106. Abstract to Mortiles		\$265.00	
1107. Title Exam to Terrain Title & Escrow Company		\$350.00	
1108. Doc Prep to Terrain Title & Escrow Company		\$150.00	
1109. Title Commitment to Terrain Title & Escrow Company		\$75.00	
1110. Digital to Terrain Title & Escrow Company		\$175.00	
1111. Recording Service to Terrain Title & Escrow Company		\$85.00	
1112. Attorney Review to David E. Miller, LLC		\$100.00	
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$60.00 Mortgage \$ Release \$ to Circuit Court for Baltimore City		\$60.00	
1202. City/County tax/stamps Deed \$1,590.00 Mortgage \$0.00 to Director of Finance		\$630.00	\$960.00
1203. State tax/stamps Deed \$320.00 Mortgage \$0.00 to Circuit Court for Baltimore City			\$320.00
1204. Recordation Tax - City (Deed) to Director of Finance		\$420.00	\$640.00
1300. Additional Settlement Charges			
1301.			
1302.			
1303. Open Water Bill to Director of Finance			\$538.16
1304. Water Escrow to TTEC			\$350.00
1305. Lien Certificate to Director of Finance		\$110.00	
1306. Release Prep/Procure to Terrain Title & Escrow Company			\$195.00
1307. Release Recording to Clerk of the Court			\$50.00
1308. Wire/UPS to Terrain Title & Escrow Company			\$45.00
1309. Tax Cert Verification to Hourglass Solutions, LLC		\$66.50	
1310. Judgment Payoff (Acct #1595778.001.) to The Law Offices of Mark J. Muffoletto, LLC			\$5,500.00
1311. RON Signing Fee to Hourglass			\$175.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$3,912.48	\$15,668.16

See signature addendum

Danforth Nicholas

Date

Monumental Development LLC, a Limited Liability Company

By:

Chaim Shugarman, Sole Member

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