

File No./Escrow No.: AS-110879MD
Print Date & Time: 8/14/2026 11:13:13 AM
Officer/Escrow Officer:

Assurance Title, LLC
8825 Stanford Blvd
Suite 305
Columbia, MD 21045
(443) 583-2700



Property Address: 1407 MCHENRY STREET
BALTIMORE, MD 21223 (BALTIMORE CITY)
(19-11-0280-075)

Borrower: MARCUS C. HUBBARD AND MELANIE RENEE POLHILL HUBBARD
2526 Orkney Grade
Mount Jackson, VA 22842

Seller: HAMPSTEAD PROPERTIES, LLC, A MARYLAND LIMITED LIABILITY COMPANY
709 Spotters Court
Hampstead, MD 21074

Lender: CMG Mortgage, Inc. dba CMG Home Loans
3160 Crow Canyon Road, Suite 400, San Ramon, CA 94583

Settlement Date: 8/14/2026
Disbursement Date: 8/14/2026

From Closing	Title - Lender's Title Insurance to Assurance Title, LLC	\$335.00
Disclosure: (informational only)	Title - Owner's Title Insurance to Assurance Title, LLC	\$561.00

Seller			Description	Borrower		
P.O.C.	Debit	Credit		P.O.C.	Debit	Credit
			Deposits, Credits, Debits			
		\$95,750.00	Sale Price of Property		\$95,750.00	
			Deposit			\$1,000.00
	\$5,745.00		Seller Credit to Buyer			\$5,745.00
			Prorations			
		\$1,452.47	City/Town Taxes 8/14/2026 to 6/30/2027 @ \$1,656.72/Year		\$1,452.47	
	\$27.51		Water Adjustment (Unpaid) 7/29/2026 to 8/14/2026 @ \$52.30/Month			\$27.51
			Payoffs			
	\$77,438.46		Payoff of First Mortgage Loan to Sharon Escann T/A AVIS, T/U/W			
			Principal: \$77,408.34			
			Interest, 8/14/2026 to 8/18/2026 @\$7.53/day: \$30.12			
			Commissions			
	\$2,393.75		Real Estate Commission to Keller Williams Legacy			
			Commission Selling (Paid Buyer) to Keller Williams Legacy		\$1,106.25	
			Flat Fee to Keller Williams Legacy		\$995.00	
	\$2,872.50		Real Estate Commission to Douglas Realty, LLC			
	\$595.00		Flat Fee to Douglas Realty, LLC			
			New Loans			
			Loan Amount			\$94,014.00
			Appraisal Fee to AppraisEZ, LLC (POC \$675.00 by Marcus C. Hubbard and Melanie Renee Polh)	\$675.00		
			Credit Report to Xactus		\$60.00	
			Administration Fee to CMG Mortgage, Inc. dba CMG Home Loans		\$725.00	
			Appraisal Desk Fee to CMG Mortgage, Inc. dba CMG Home Loans		\$50.00	
			Processing Fee to CMG Mortgage, Inc. dba CMG Home Loans		\$825.00	
			Credit Verification Bundle to Xactus		\$385.00	
			Up-Front Mortgage Insurance Premium to HUD		\$1,616.96	
			Tax service to CMG Mortgage, Inc. dba CMG Home Loans		\$70.00	
			Prepaid Interest (15.1300 per day from 8/14/2026 to 9/1/2026)		\$272.34	
			Homeowner's Insurance Premium (12 mo.) to State Farm		\$1,242.00	
	\$1,656.72		Property Taxes (12 mo.) to Director of Finance			
			Homeowner's Insurance \$103.50 per month for 3 mo.		\$310.50	
			Property Taxes \$138.06 per month for 2 mo.		\$276.12	
			Aggregate Adjustment		-\$345.06	
			Title Charges			
			Title - Lender's Title Insurance to Assurance Title, LLC		\$275.00	
			Title - Owner's Title Insurance to Assurance Title, LLC		\$621.00	
			Title - ALTA 8.1 Environmental Protection Lien (6-17-06) Endorsement(s) to Assurance Title, LLC			

			Title - ALTA 9.0 Restrictions, Encroachments, Minerals, Loan Policy (4-2-12) Endorsement(s) to Assurance Title, LLC			
			Title - Abstract or title search to Assurance Title, LLC		\$150.00	
	\$125.00		Title - Settlement or closing fee to Assurance Title, LLC			
			Title - Examination to Assurance Title, LLC		\$895.00	
	\$175.00		Title - Judgment Search to Assurance Title, LLC			
			Title - Title Commitment Fee to Assurance Title, LLC		\$50.00	
	\$195.00		Title - Release Service Fee to Assurance Title, LLC			
	\$175.00		Title - Disbursement Fee to Assurance Title, LLC			
			Title - Lien Certificate (Section C) to Assurance Title, LLC		\$56.31	
			Title - Closing Protection Letter - Lender to First American Title Insurance Company		\$55.00	
			Government Recording and Transfer Charges			
	\$1,106.25		County Deed Tax/Stamps to Simplifile			
			Recording fees: Deed \$60.00		\$60.00	
			Mortgage \$60.00		\$60.00	
	\$50.00		Release \$50.00			
	\$478.75		State Transfer Tax to Simplifile \$478.75			
	\$740.00		Deed Recordation Tax to Simplifile \$740.00			
			Additional Settlement Charges			
			Survey to Duley & Associates, Inc.		\$295.00	
	\$1,138.00		Water Bill to Baltimore City, Director of Finance			
			Water Escrow - Buyer to Assurance Title, LLC		\$300.00	
Seller				Borrower		
P.O.C.	Debit	Credit		P.O.C.	Debit	Credit
\$0.00	\$94,911.94	\$97,202.47	Subtotals	\$675.00	\$107,608.89	\$100,786.51
			Due From Borrower			\$6,822.38
	\$2,290.53		Due To Seller			
\$0.00	\$97,202.47	\$97,202.47	Totals	\$675.00	\$107,608.89	\$107,608.89

Acknowledgement

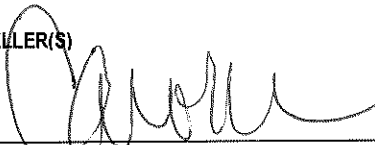
We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Assurance Title,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

BORROWER(S)


MARCUS C. HUBBARD


MELANIE RENEE POLHILL HUBBARD

SELLER(S)


Carol L. Hasson, Authorized Member

SETTLEMENT COORDINATOR

