

File No./Escrow No.: MD6946 Eastern National Title Agency Maryland,
Print Date & Time: 09/08/26 10:17 AM LLC
Officer/Escrow Officer: MID-ATLANTIC **ALTA Universal ID:** 1143161
Settlement Location: 13241 Woodland Park Road, Suite 501
Eastern National Title Agency Maryland, Herndon, VA 20171
LLC
2410 Evergreen Road
Suite 105
Gambrills, MD 21054

Property Address: Locke Landing, Baltimore City County
111A E. Cromwell Street
Baltimore, MD 21230

Borrower/Buyer: Christian Suhngwa Jungong
4334 Saleeby Way
Fayetteville, NC 28306

Seller: K. Hovnanian at Locke Landing, LLC, a Maryland limited liability company
2391 Brandermill Boulevard, Suite 300
Gambrills, MD 21054

Lender: K. Hovnanian American Mortgage, LLC, 3601 Quantum Blvd, Boynton Beach, FL,
33426-8638

Loan Number: 2606102411

Settlement Date: 09/08/2026

Disbursement Date: 09/08/2026

Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$482,891.00	Sale Price of Property	\$482,891.00	
		Deposit		\$15,000.00
		Loan Amount		\$474,104.00
\$15,000.00		Excess Deposit		
		Prorations/Adjustments		
	\$478.47	City Property Taxes from 09/08/2026 to 06/30/2027	\$478.47	
\$18,792.77		Seller Credit		\$18,792.77
	\$398.00	Seller Admin Fee		
		Loan Charges to K. Hovnanian American Mortgage, LLC		
		0.125% of Loan Amount (Points)	\$592.63	
		Administrative Fee	\$155.00	
		Courier Fee	\$145.00	
		Processing Fee	\$800.00	
		Undewriting Fee	\$800.00	
		Prepaid Interest \$84.43 per day from 09/08/2026 to	\$1,941.89	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		10/01/2026)		
		Other Loan Charges		
		Appraisal Fee to Departure Residence	\$745.00	
		Appraisal Fee to Dart Appraisal	\$570.00	
		Credit Report Fee to Informative Research	\$369.00	
		MERS Registration to MERS Corp	\$24.95	
		MIP to FHA	\$8,154.12	
		Impounds		
		Homeowner's Insurance \$37.92 per month for 3 mo.	\$113.76	
		Property Taxes \$284.91 per month for 6 mo.	\$1,709.46	
		Aggregate Adjustment	-\$113.76	
		Title Charges & Escrow / Settlement Charges		
		Title - Closing Protection Letter to Eastern National Title Agency Maryland, LLC	\$55.00	
		Title - Deed Production Fee to Eastern National Title Agency Maryland, LLC	\$25.00	
		Title - Delivery Fee to Eastern National Title Agency Maryland, LLC	\$60.00	
		Title - Document Preparation to Benjamin C. Winn, Jr., Esquire	\$100.00	
		Title - E-record Fee to Eastern National Title Agency Maryland, LLC	\$8.00	
		Title - Electronic Processing Fee to Eastern National Title Agency Maryland, LLC	\$14.17	
		Title - Exam Fee to Eastern National Title Agency Maryland, LLC	\$300.00	
		Title - Judgment Search to Eastern National Title Agency Maryland, LLC	\$15.00	
		Title - Lender's Title Insurance(\$1,600.00)	\$275.00	
		Title - Lien Certification to Eastern National Title Agency Maryland, LLC	\$55.00	
		Title - Settlement Fee to Eastern National Title Agency Maryland, LLC	\$625.00	
		Title - Title Insurance Binder to Eastern National Title Agency Maryland, LLC	\$100.00	
		Title - Title Search to Prism Abstracts, LLC	\$70.00	
\$8.93		Title - Wire Fee to Eastern National Title Agency Maryland, LLC	\$19.42	
		Title - Owner's Title Insurance(\$1,574.00)	\$2,899.00	
		Government Recording and Transfer Charges		
		Recording Fee (Deed) to Clerk of the Circuit Court	\$60.00	
		Recording Fee (Mortgage) to Clerk of the Circuit Court	\$60.00	
		Transfer Tax to City of Baltimore	\$4,610.00	
		MD Cty Transfer Tax to City of Baltimore	\$7,243.37	
		Release Recording to MD RELEASE RECORDING		
\$1,207.23		State tax/stamps to Clerk of the Circuit Court		

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Miscellaneous		
		Homeowner's Insurance Premium \$40.00 Borrower-Paid Before Closing		
		Homeowner's Insurance Premium to Hippo Insurance - Spinnaker Trust	\$415.00	
		Capital Contribution to Riverfront at Locke Landing Community Assoc., Inc. c/o Tidewater Management	\$160.00	
		Capital Contribution Fee to Locke Landing Condominium Assoc. Inc.c/o Tidewater Property Management	\$525.00	
		Condo HOA Fees 9/8-11/30/26 (\$175/month) to Locke Landing Condominium Assoc. Inc.c/o Tidewater Property Management	\$479.95	
		Front Foot Benefit Fee 9/8- 12/31/26 \$325YR to Halp Land Development Corp	\$102.35	
		HOA Fees 9/8-11/30/26 (\$140/month) to Riverfront at Locke Landing Community Assoc., Inc. c/o Tidewater Management	\$387.41	
		Seller Closing Admin fee to K. Hovnanian Homes at Locke Landing, LLC	\$398.00	
		Lender Credits		\$120.00
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$35,008.93	\$483,767.47	Subtotals	\$518,438.19	\$508,016.77
		Due From Borrower		\$10,421.42
\$448,758.54		Due To Seller		
\$483,767.47	\$483,767.47	Totals	\$518,438.19	\$518,438.19

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 Eastern National Title Agency Maryland, LLC to cause the funds to be disbursed in accordance with this statement.

Borrower/Buyer:

Christian Suhngwa Jung 9/8/26
Christian Suhngwa Jung Date

Borrower/Buyer:

K. Hovnanian at Locke Landing, LLC, a Maryland limited liability company

Seller:

Kenneth P. Gingerich
By Kenneth Gingerich, Division
Controller

Seller:

9/8/26
Date

Maria Pappas
MID-ATLANTIC

9/8/2026
Date