

A. Settlement Statement

U.S. Department of Housing and Urban Development

B. Type of Loan

OMB Approval No. 2502-0265

1. ☐ FHA	2. ☐ FmHA	3. ☐ Conv. Unins.	6. File Number 26-04-08	7. Loan Number	8. Mortgage Insurance Case Number
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 information purposes and are not included in the totals. WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1001 and Section 1010.					TitleExpress Settlement System Printed 04/29/2026 at 09:24 PA
D. NAME OF BORROWER: Meaza Mengistu ADDRESS: 341 South Woodyear St, Baltimore, MD 21223					
E. NAME OF SELLER: Golden Butterfly, LLC ADDRESS: 2833 Smith Ave, Suite 416, 21209					
F. NAME OF LENDER: ADDRESS:					
G. PROPERTY ADDRESS: 410 S CALHOUN ST., Baltimore, MD 21223					
H. SETTLEMENT AGENT: Golden Trust Title & Escrow, LLC PLACE OF SETTLEMENT: 114 West Mulberry Street, Baltimore, MD 21202					
I. SETTLEMENT DATE: 04/29/2026					
J. SUMMARY OF BORROWER'S TRANSACTION:			K. SUMMARY OF SELLER'S TRANSACTION:		
100. GROSS AMOUNT DUE FROM BORROWER			400. GROSS AMOUNT DUE TO SELLER		
101. Contract sales price	46,000.00		401. Contract sales price	46,000.00	
102. Personal Property			402. Personal Property		
103. Settlement charges to borrower (line 1400)	3,903.00		403.		
104. Auction Fee	4,600.00		404.		
105. Tax Adj 04/4/26-06/30/26	250.35		405. Tax Adj 04/4/26-06/30/26	250.35	
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance		
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120. GROSS AMOUNT DUE FROM BORROWER	54,753.35		420. GROSS AMOUNT DUE TO SELLER	46,250.35	
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER			500. REDUCTIONS IN AMOUNT DUE TO SELLER		
201. Deposit or earnest money	5,000.00		501. Excess Deposit (see instructions)		
202. Principal amount of new loans			502. Settlement charges to seller (line 1400)	199.00	
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of First Mortgage Loan		
205.			505.		
206.			506. 24/25-25/26 Taxes	2,583.66	
			Director of Finance		
207.			507. Water Bill as of 03/29/26	8,509.58	
			Director of Finance		
208.			508. Balance of Payment	26,456.33	
			Director of Finance		
209.			509. Recording Fee		
			Golden Trust Title & Escrow, L		
Adjustments for items unpaid by seller			Adjustments for items unpaid by seller		
213.			513. Recording Fee	212.50	
214.			514. Recording Fee	457.50	
215.			515. Recording Fee	310.00	
216.			516. MUB/Water Escrow	500.00	
217.			517.		
218.			518.		
219.			519.		
220. TOTAL PAID BY/FOR BORROWER	5,000.00		520. TOTAL REDUCTION AMOUNT DUE SELLER	39,228.57	
300. CASH AT SETTLEMENT FROM OR TO BORROWER			600. CASH AT SETTLEMENT TO OR FROM SELLER		
301. Gross amount due from borrower (line 120)	54,753.35		601. Gross amount due to seller (line 420)	46,250.35	
302. Less amounts paid by/for borrower (line 220)	5,000.00		602. Less reduction amount due seller (line 520)	39,228.57	
303. CASH FROM BORROWER	49,753.35		603. CASH TO SELLER	7,021.78	

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on line 401 above constitutes the Gross Proceeds of this transaction.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your Income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide the settlement agent (Fed. Tax ID No: _____) with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

TIN: _____ / SELLER(S) SIGNATURE(S): _____ /

SELLER(S) NEW MAILING ADDRESS: _____

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

File Number: 26-04-08

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SETTLEMENT STATEMENT

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L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$46,000.00 @ 0.000 =			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee			
804. Credit Report			
805. Lender's Inspection Fee			
806.			
807.			
808.			
809.			
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	to @ \$ /day		
902. Mortgage Insurance Premium for	to		
903. Hazard Insurance Premium for	to		
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance	mo. @ \$ /mo		
1002. Mortgage Insurance	mo. @ \$ /mo		
1003. City Property Taxes	mo. @ \$ 86.53 /mo		
1004. County Property Taxes	mo. @ \$ /mo		
1005. Annual Assessments	mo. @ \$ /mo		
1009. Aggregate Analysis Adjustment		0.00	0.00
1100. TITLE CHARGES			
1101. Settlement or closing fee	to Golden Trust Title & Escrow, LLC	295.00	
1102. Abstract or title search	to DKJ, Inc	190.00	
1103. Title examination	to Golden Trust Title & Escrow, LLC	695.00	
1104. Title insurance binder			
1105. Document Preparation	to Golden Trust Title & Escrow, LLC	295.00	
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No:	)		
1108. Title Insurance	to Fidelity National Title Insurance Co./ GT	300.00	
(includes above items No:	)		
1109. Lender's Policy			
1110. Owner's Policy	46,000.00 - 300.00		
1111. Lien Certificate	to Director of Finance/GT	55.00	
1112. Judgement Report	to Property Insight/GT	30.00	
1113. Wire Fee	to Sandy Spring Bank/GT	28.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed \$ 60.00 ; Mortgage \$; Release \$		60.00	
1202. State Recordation Tax	Deed \$ 460.00 ; Mortgage \$	460.00	
1203. State Transfer Tax	Deed \$ 230.00 ; Mortgage \$	230.00	
1204. City Transfer Tax	Deed \$ 690.00 ; Mortgage \$	690.00	
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection			
1303. Walk Through Recording	to Golden Trust Title & Escrow, LLC	75.00	
1304. MUB/Water Escrow	to Director of Finance/GT	500.00	
1305. Marketing Fee	to Ashland Auction Group, LLC		199.00
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		3,903.00	199.00

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Meaza Mengistu

Golden Butterfly, LLC

By: Jeffrey Shnidman

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.

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

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Golden Butterfly, LLC

By: [Signature]

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