

File No./Escrow No.: 2802659
Print Date & Time: 12/29/2025 9:34:49 AM
Officer/Escrow Officer: Carol Wilson

Stewart Title and Escrow, Inc.
2101-B Baldwin Avenue
Crofton, MD 21114
(410) 721-7131

Property Address: 1709 BANK STREET
BALTIMORE, MD 21231 (BALTIMORE CITY)
(02-04-1771-053)

Borrower: TISA EBBA
15602 Swanscombe Loop
Upper Marlboro, MD 20772

Seller: ATEIRA GRIFFIN
1709 Bank Street
Baltimore, MD 21231

Lender: Envoy Mortgage, Ltd
2273 Research Blvd, Ste 701, Rockville, MD 20850

Settlement Date: 12/29/2025
Disbursement Date: 12/29/2025

From Closing	Title - Lender's Title Insurance to Stewart Title and Escrow, Inc.	\$1,385.60
Disclosure: (informational only)	Title - Owner's Title Insurance (optional) to Stewart Title and Escrow, Inc.	\$1,079.20

Seller			Description	Borrower		
P.O.C.	Debit	Credit		P.O.C.	Debit	Credit
			Deposits, Credits, Debits			
		\$415,000.00	Sale Price of Property		\$415,000.00	
			Deposit			\$3,000.00
	\$1,800.00		Tenant Security Deposit			\$1,800.00
			Prorations			
		\$40.15	City/Town Taxes 12/29/2025 to 12/31/2025 @ \$7,327.38/Year		\$40.15	
	\$8,300.00		Seller credit to Buyer 2%			\$8,300.00
			Payoffs			
	\$345,544.52		Payoff of first mortgage loan to Freedom Mortgage Corporation			
			Commissions			
	\$10,375.00		Real Estate Commission to Maison RZK			
	\$10,375.00		Real Estate Commission to eXp Realty, LLC			
	\$595.00		Administration Fee to Maison RZK			
			New Loans			
			Loan Amount			\$407,483.00
			Appraisal Fee to Coffay Appraisal Company (POC \$550.00 by Tisa Ebba)	\$550.00		
			Credit Report to Factual Data		\$58.00	
			Mortgage Insurance Application Fee to HUD		\$7,008.31	
			LQCC/Undisclosed Debt to Factual Data		\$130.00	
			Lender Credit to Envoy Mortgage, Ltd		-\$6,005.00	
			Flood Certification to CoreLogic Flood Services		\$6.00	
			Prepaid Interest (72.5700 per day from 12/29/2025 to 1/1/2026)		\$217.71	
			Homeowner's Insurance Premium (12 mo.) to Safeco Insurance		\$1,901.00	
			Homeowner's Insurance \$158.42 per month for 3 mo.		\$475.26	
			Property Taxes \$661.13 per month for 3 mo.		\$1,983.39	
			Underwriting Fee to Envoy Mortgage, Ltd		\$995.00	
			Processing Fee to Envoy Mortgage, Ltd		\$500.00	
			Document Preparation Fee to Mansour Document Solution		\$240.00	
			Title Charges			
			Title - Lender's Title Insurance to Stewart Title and Escrow, Inc.		\$1,385.60	
			Title - Owner's Title Insurance to Stewart Title and Escrow, Inc.		\$1,079.20	
			Title - Abstract or title search to Stewart Title and Escrow, Inc.		\$300.00	
	\$350.00		Title - Settlement or closing fee to Stewart Title and Escrow, Inc.		\$350.00	
			Title - Tax Certificate Fee to baltimore City		\$112.62	
			Title - Examination to Stewart Title and Escrow, Inc.		\$450.00	
	\$195.00		Title - Deed Preparation Fee to Stewart Title and Escrow, Inc.			
			Title - Lender CPL to Stewart Title and Escrow, Inc. (STG Remittance for Stewart Title Guaranty: \$50.00)		\$50.00	
			Title - Courier Fee to Stewart Title and Escrow, Inc.		\$35.00	

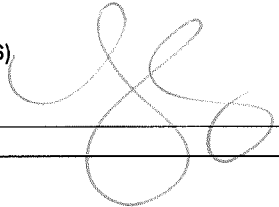
			Title - Commitment Fee to Stewart Title and Escrow, Inc.		\$269.00	
	\$200.00		Title - Release Procurement Fee to Stewart Title and Escrow, Inc.			
			Title - Simplefile/Recording/certified ID/ Zoccam to Stewart Title and Escrow, Inc.		\$128.00	
			Government Recording and Transfer Charges			
	\$3,112.50		City Deed Tax/Stamps to County Recorder		\$3,112.50	
			Recording fees: Deed to County Recorder \$60.00		\$60.00	
			Recording Fees: Mortgage to County Recorder \$60.00		\$60.00	
	\$1,037.50		State Deed Tax/Stamps to County Recorder		\$1,037.50	
	\$2,075.00		Deed Recordation Tax to Stewart Title Guaranty Company MD DC ERecord \$3,930.00		\$1,855.00	
	\$50.00		Release to County Recorder \$50.00			
			Additional Settlement Charges			
			2nd Half 2025-26 Taxes Due to BALTIMORE CITY		\$3,698.98	
	\$15.00		CertifID Fraud Prevention to CertifID			
	\$450.56		Open Water Bill thru 11/23/2025 to BALTIMORE CITY			
	\$300.00		Final Water Reading Escrow to baltimore City Pending Billing			
Seller				Borrower		
P.O.C.	Debit	Credit		P.O.C.	Debit	Credit
\$0.00	\$384,775.08	\$415,040.15	Subtotals	\$550.00	\$436,533.22	\$420,583.00
			Due From Borrower			\$15,950.22
	\$30,265.07		Due To Seller			
\$0.00	\$415,040.15	\$415,040.15	Totals	\$550.00	\$436,533.22	\$436,533.22

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.

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). This transaction does not need to be report on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

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 Stewart Title and Escrow, Inc. to cause the funds to be disbursed in accordance with this statement.

BORROWER(S) 
TISA EBBA

SELLER(S) 
ATEIRA GRIFFIN