

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 09/11/2023
Closing Date 09/14/2023
Disbursement Date 09/14/2023
Settlement Agent Stewart Title And Escrow Inc
File # 2076498
Property 1926 Deering Ave
Baltimore, MD 21230-1424
Sale Price \$158,000

Transaction Information

Borrower Lydia C Mays
6 North Beaumont Ave Unit A
Catonsville, MD 21228
Seller Riverside Holdings LLC
1926 Deering Ave
Baltimore, MD 21230
Lender BANK OF AMERICA, N.A.

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐ _____
Loan ID # 102792259 0101
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$158,000	NO
Interest Rate	6.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$972.83	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	
Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$972.83	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	227.89
Estimated Total Monthly Payment	\$1,200.72	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$242.89 a month	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☒ Other: Ground rent <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> In escrow? YES YES NO
Costs at Closing		
Closing Costs	\$2,967.41	Includes \$600.00 in Loan Costs + \$2,367.41 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$1,951.55	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>