

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No 2502-0265

B. Type of Loan			
1. ☐ FHA	2. ☐ RHS	3. ☐ Conv. Unins.	4. File No. MD-110440
4. ☐ VA	5. ☐ Conv Ins.	7. Loan No.	8. Mortgage Insurance Case No.
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 informational purposes and are not included in the totals.			
D. Name & Address of Borrower: GREEN DOOR HOMES LLC 927 Western Road Cockeysville, MD 21030		E. Name & Address of Seller:	
G. Property Location: 434 Bonsal Street Baltimore, MD 21224		H. Settlement Agent: Micasa Title Group LLC Place of Settlement: 1777 Reisterstown Road, Suite 240 Baltimore, MD 21208	
		F. Name & Address of Lender: RFLF 4, LLC 222 West Adams Street Suite 3150 Chicago, IL 60606	
		I. Settlement Date: 09/18/2026 Funding Date: 09/18/2026 Disbursement Date: 09/18/2026	

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		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$14,870.46	403.	
104. Payoff to Trusted Lending Group, LLC	\$178,615.25	404.	
105.		405.	
Adjustment for items paid by seller in advance		Adjustment for items paid by seller in advance	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$193,485.71	420. Gross Amount Due to Seller	
200. Amount Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$206,250.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of First Mortgage Loan	
205.		505. Payoff of Second Mortgage Loan	
206.		506.	
207.		507.	
208. Deposit to lender	\$500.00	508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/Town Taxes		510. City/Town Taxes	
211. County Taxes		511. County Taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$206,750.00	520. Total Reduction Amount Due Seller	
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$193,485.71	601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	\$206,750.00	602. Less reductions in amounts due seller (line 520)	
303. Cash ☐ From ☒ To Borrower	\$13,264.29	603. Cash ☒ To ☐ From Seller	

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

L Settlement Charges		
	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees		
Division of commission (line 700) as follows:		
701. \$		
702. \$		
703. Commission paid at settlement		
704.		
800. Items Payable in Connection with Loan		
801. Our origination charge		
802. Your credit or charge (points) for the specific interest rate chosen		
803. Appraisal fee		
804. Credit report		
805. Tax service		
806. Flood certification		
807. Origination Fee to RFLF 4, LLC	\$4,125.00	
808. Processing fee to RFLF 4, LLC	\$1,500.00	
809. Valuation Cost to RFLF 4, LLC	\$500.00	
810.		
900. Items Required by Lender to be Paid in Advance		
901. Daily interest charges from 09/18/2026 to 10/01/2026	\$491.56	
902. Mortgage insurance premium		
903. Homeowner's insurance to Rider Insurance Company	\$1,383.00	
904. 26-27 Property tax to Director of Finance	\$2,883.92	
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account	\$1,902.98	
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. Property taxes		
1005.		
1006.		
1007. Aggregate Adjustment \$0.00		
1100. Title Charges		
1101. Settlement or closing fee to Micasa Title Group LLC		
1102. Owner's title insurance to First American Title Insurance Company		
1103. Lender's title insurance to First American Title Insurance Company	\$729.00	
1104. Lender's title policy limit \$206,250.00		
1105. Owner's title policy limit \$		
1106.		
1107. Title - Settlement Fee to Micasa Title Group LLC	\$250.00	
1108. Title Exam Fee to Micasa Title Group LLC	\$100.00	
1109. Abstract/Title Search to Global Abstracts, LLC/Pam Murphy/Pat Sheckells	\$250.00	
1110. CPL (Lender) to First American Title Insurance Company	\$55.00	
1111. Commitment to Micasa Title Group LLC	\$100.00	
1112. Procurement of Payoff/Release to Micasa Title Group LLC	\$100.00	
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$ Mortgage \$115.00 Release \$ to Circuit Court for Baltimore City	\$115.00	
1202. City/County tax/stamps Deed \$0.00 Mortgage \$0.00		
1203. State tax/stamps Deed \$0.00 Mortgage \$0.00		
1204. Recordation Tax - City (Mortgage) to Director of Finance	\$385.00	
1300. Additional Settlement Charges		
1301.		
1302.		
1303.		
1304.		
1305.		
1306.		
1307.		
1308.		
1309.		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$14,870.46	

See signature addendum

Signature Addendum

GREEN DOOR HOMES LLC, a Maryland Limited Liability Company

By:

Marta Lopushanska, Sole and Managing Member

Date

Date

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.

Settlement Agent

Date