

Commerce Title Company, Inc.
 ALTA Universal ID:
 1777 Reisterstown Road
 Suite 200 West
 Pikesville, MD 21208
 (410) 653-4004

ALTA Combined Settlement Statement

File #:	CTC-81806	Property	3410 Pinkney Road	Settlement Date	09/23/2026
Print Date & Time:	09/22/2026 at 10:03 AM EDT	Buyer	Baltimore, MD 21215	Disbursement Date	09/23/2026
Escrow Officer:	Eli J. Newman Esq.		Rafi Isaac Selevan and		
Settlement Location:	1777 Reisterstown Road		Hadassah Aleksandra		
	Suite 200 West		Domnitch		
	Pikesville, MD, 21208		2812 Damascus Court		
		Seller	Apt. E		
			Baltimore, MD 21209		
			Purple Dog LLC		
			5700 Smith Avenue		
			Baltimore, MD 21209		
		Lender	DAS Acquisition Company,		
			LLC ISAOA/ATIMA		
			12140 Woodcrest Executive		
			Drive		
			Suite 150		
			St. Louis, MO 63141		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$710,000.00	Sale Price of Property	\$710,000.00	
		Deposit		\$10,000.00
		Loan Amount		\$280,000.00
		Prorations/Adjustments		
\$795.83		City/Town Taxes 07/01/2026 to 09/23/2026		\$795.83
		Loan Charges		
		Processing Fees	\$795.00	
		Underwriting Fees	\$995.00	
		Document Preparation and Storage to Commerce Title Company, Inc.	\$200.00	
		Lien Certificate to Commerce Title Recording	\$55.00	
		Qualia Service to Commerce Title Company, Inc.	\$65.00	
		Recording Service to Commerce Title Recording	\$50.00	
\$35.00		Release Tracking to Commerce Title Company, Inc.		
		Shipping and Wire Fees to Commerce Title Company, Inc.	\$100.00	
		Appraisal Fee to Lynch Appraisal Services, Inc. (\$575.00 POC by Borrower)		
		Credit Report to CIC Credit	\$320.00	
		Hybrid Closing Fee to nCino	\$45.00	
		MERS Registration Fee to MERS	\$23.70	
		Tax Service to CoreLogic	\$75.00	
		Verifications to CIC	\$137.00	
		Prepaid Interest (\$49.79 per day from 09/23/2026 to 10/01/2026)	\$398.32	
		Impounds		
		Homeowner's insurance \$139.83 per month for 3 mo.	\$419.49	
		Property taxes \$290.54 per month for 2 mo.	\$581.08	
		Aggregate adjustment		\$570.20

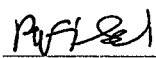
Seller			Buyer	
Debit	Credit		Debit	Credit
		Payoff(s)		
\$169,645.00		Payoff to Mortgage Warehouse		
		Principal : \$168,000.00		
		Interest : \$1,400.00		
		Release : \$195.00		
		Wire Fee: \$50.00		
		Government Recording and Transfer Charges		
		Recording Fees	\$120.00	
		---Deed: \$60.00		
		---Mortgage: \$60.00		
\$3,550.00		Recordation Tax - City (Deed) to Director of Finance	\$3,330.00	
\$5,325.00		Transfer Tax - City (Deed) to Director of Finance	\$5,325.00	
\$1,775.00		Transfer Tax - State (Deed) to Circuit Court for Baltimore City		
		Commission		
\$17,750.00		Selling Agent Commission to Re/Max Premier Associates		
		Title Charges & Escrow / Settlement Charges		
		Title - CPL (Lender) to Old Republic National Title Insurance Company	\$55.00	
		Title - Lender's Title Policy to Old Republic National Title Insurance Company	\$971.00	
		Title - Settlement or Closing Fee to Commerce Title Company, Inc.	\$375.00	
		Title Examination to Commerce Title Company, Inc.	\$100.00	
		Title Insurance Binder to Commerce Title Company, Inc.	\$50.00	
		Title Search to Commerce Title Company, Inc.	\$175.00	
		Title - Owner's Title Policy to Old Republic National Title Insurance Company	\$2,320.30	
		Miscellaneous		
\$125.00		Payoff/Satisfaction Procurement to Commerce Title Company, Inc.		
		Selling Agent Administrative Fee to Re/Max Premier Associates	\$249.00	
		Survey to Exacta Land Surveyors	\$305.00	
\$23.88		Water Bill - Estimated to Director of Finance		
\$793.27		Water Bill - Open to Director of Finance		
		Homeowner's Insurance Premium (12 mo.) to Liberty Mutual Group	\$1,678.00	
		Property Taxes to Director of Finance	\$3,486.50	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$199,817.98	\$710,000.00	Subtotals	\$732,799.39	\$291,366.03
		Due from Buyer		\$441,433.36
\$510,182.02		Due to Seller		
\$710,000.00	\$710,000.00	Totals	\$732,799.39	\$732,799.39

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.
We/I authorize Commerce Title Company, Inc. to cause the funds to be disbursed in accordance with this statement.

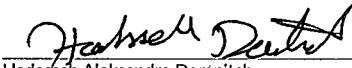

Rafi Isaac Selevan

9/23/26
Date

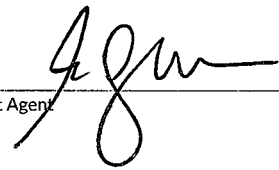
Purple Dog LLC, a Maryland Limited Liability Company

By: 
Mordechai Lazar, Sole Member

9/23/26
Date


Hadassah Aleksandra Domnitch

9/23/26
Date


Settlement Agent

9/23/26
Date

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 9/21/2026
Closing Date 9/23/2026
Disbursement Date 9/23/2026
Settlement Agent Commerce Title Company,
File # CTC-81806
Property 3410 PINKNEY RD
BALTIMORE, MD
Sale Price \$710,000

Transaction Information

Borrower Hadassah Aleksandra Domnitch
2812 Damascus Ct Apartment E
Baltimore, MD 21209
Seller Purple Dog LLC
3410 PINKNEY RD
BALTIMORE, MD 21215-3715
Lender DAS Acquisition Company, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # DMV062947024
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$280,000	NO
Interest Rate	6.49 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,767.95	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-30	
Principal & Interest		\$1,767.95
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	430.37
Estimated Total Monthly Payment	\$2,198.32	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$430.37 Monthly	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> In escrow? YES YES

Costs at Closing

Closing Costs	\$22,804.19	Includes \$5,161.70 in Loan Costs + \$17,642.49 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$441,433.36	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$1,790.00				
01 % of Loan Amount (Points)						
02 Processing Fees		\$795.00				
03 Underwriting Fees		\$995.00				
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$1,175.70				
01 Appraisal Fee	to Lynch Appraisal Services, Inc.		\$575.00			
02 Credit Report	to CIC Credit	\$320.00				
03 Hybrid Closing Fee	to nCino	\$45.00				
04 MERS Registration Fee	to MERS	\$23.70				
05 Tax Service	to CoreLogic	\$75.00				
06 Verifications	to CIC	\$137.00				
07						
C. Services Borrower Did Shop For		\$2,196.00				
01 Title - Closing Protection Letter	to Old Republic National Title Insurance	\$55.00				
02 Title - Courier/Messenger Fees	to Commerce Title Company Inc	\$100.00				
03 Title - Deed Preparation	to Commerce Title Company Inc	\$200.00				
04 Title - Digital Storage Fee	to Commerce Title Company Inc.	\$65.00				
05 Title - Lender's Title Insurance	to Old Republic National Title Insurance	\$971.00				
06 Title - Lien Certificate/Tax Status	to Commerce Title Recording	\$55.00				
07 Title - Recording Services	to Commerce Title Recording	\$50.00				
08 Title - Release Services	to Commerce Title Company Inc			\$35.00		
09 Title - Release Services	to Commerce Title Company Inc			\$125.00		
10 Title - Settlement Fee	to Commerce Title Company, Inc.	\$375.00				
11 Title - Title Examination	to Commerce Title Company, Inc.	\$100.00				
12 Title - Title Insurance Binder	to Commerce Title Company, Inc.	\$50.00				
13 Title - Title Search	to Commerce Title Company, Inc.	\$175.00				
D. TOTAL LOAN COSTS (Borrower-Paid)		\$5,161.70				
Loan Costs Subtotals (A + B + C)		\$4,586.70	\$575.00			
Other Costs						
E. Taxes and Other Government Fees		\$8,775.00				
01 Recording Fees	Deed: \$60.00 Mortgage: \$60.00	\$120.00				
02 City/County Tax/Stamps	to Baltimore City	\$5,325.00		\$5,325.00		
03 State Tax/Stamps	to Baltimore County			\$1,775.00		
04 Transfer Taxes	to Baltimore City	\$3,330.00		\$3,550.00		
F. Prepays		\$5,562.82				
01 Homeowner's Insurance Premium (12 mo.) to Liberty Mutual Group		\$1,678.00				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest (\$49.79 per day from 9/23/26 to 10/1/26)		\$398.32				
04 Property Taxes (12 mo.) to Baltimore City		\$3,486.50				
05						
G. Initial Escrow Payment at Closing		\$430.37				
01 Homeowner's Insurance	\$139.83 per month for 3 mo.	\$419.49				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes	\$290.54 per month for 2 mo.	\$581.08				
04						
05						
06						
07						
08 Aggregate Adjustment		-\$570.20				
H. Other		\$2,874.30				
01 Land Survey	to Exacta and Surveyors	\$305.00				
02 Real Estate Admin Fee	to Re/Max Premier Associates	\$249.00				
03 Real Estate Commission	to Re/Max Premier Associates			\$17,750.00		
04 Title - Owner's Title Insurance (optional)	to Old Republic National Title	\$2,320.30				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$17,642.49				
Other Costs Subtotals (E + F + G + H)		\$17,642.49				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$22,804.19				
Closing Costs Subtotals (D + I)		\$22,229.19	\$575.00	\$28,560.00		
Lender Credits						



Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$27,579.00	\$22,804.19	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$575.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$430,000.00	\$430,000.00	NO
Deposit	-\$10,000.00	-\$10,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$795.83	YES · See details in Section K and Section L.
Cash to Close	\$447,579.00	\$441,433.36	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing \$732,229.19

01	Sale Price of Property	\$710,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$22,229.19

04

Adjustments

05		
06		
07		

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	to
09	County Taxes	to
10	Assessments	to

11

12

13

14

15

L. Paid Already by or on Behalf of Borrower at Closing \$290,795.83

01	Deposit	\$10,000.00
02	Loan Amount	\$280,000.00
03	Existing Loan(s) Assumed or Taken Subject to	

04

Seller Credit

05

06

07

Other Credits

08

09

10

11

Adjustments for Items Unpaid by Seller

12	City/Town Taxes 07/01/26 to 09/23/26	\$795.83
13	County Taxes	to
14	Assessments	to

15

16

17

CALCULATION

Total Due from Borrower at Closing (K)	\$732,229.19
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$290,795.83
Cash to Close ☒ From ☐ To Borrower	\$441,433.36

SELLER'S TRANSACTION

M. Due to Seller at Closing \$710,000.00

01	Sale Price of Property	\$710,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		

04

05

06

07

08

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	to
10	County Taxes	to
11	Assessments	to

12

13

14

15

16

N. Due from Seller at Closing \$199,000.83

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$28,560.00
03	Existing Loan(s) Assumed or Taken Subject to	

04

05

06

07

08

09

10

11

12

13

Adjustments for Items Unpaid by Seller

14	City/Town Taxes 07/01/26 to 09/23/26	\$795.83
15	County Taxes	to
16	Assessments	to

17

18

19

CALCULATION

Total Due to Seller at Closing (M)	\$710,000.00
Total Due from Seller at Closing (N)	-\$199,000.83
Cash ☐ From ☒ To Seller	\$510,999.17



Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

☐ will allow, under certain conditions, this person to assume this loan on the original terms.

☒ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☒ do not have a negative amortization feature.

Partial Payments

Your lender

☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

☒ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

3410 PINKNEY RD, BALTIMORE, MD 21215-3715

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$5,164.44	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$430.37	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$430.37	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$642,021.25
Finance Charge. The dollar amount the loan will cost you.	\$359,575.25
Amount Financed. The loan amount available after paying your upfront finance charge.	\$276,885.98
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.598 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	127.45 %



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☒ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	DAS Acquisition Company, LLC		Re/Max Premier Associates	Lazar Real Estate	Commerce Title Company, Inc.
Address	415 S Talbot St. Saint Michaels, MD 21663		6 Church Lane Baltimore, MD 21208	2512 Lightfoot Dr Baltimore, MD 21209	1777 Reistertown Road Pikesville, MD 21208
NMLS ID	227262				
MD License ID	227262		306523	653014	1651
Contact	Sam Rosenblatt		Raizel Zweig	Dassi Lazar	Eli Newman
Contact NMLS ID	75844				
Contact MD License ID	75844		5005143	653014	187203
Email	sam@usamortgage.com		rzweig@rpasells.com	dassi@lazarrealty.com	eli@commercetitleco.com
Phone	410-375-4447		443-605-4441	443-562-8498	410-653-4004

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Hadassah Aleksandra Domnitch

9/23/26
Date

Rafi Selevan

9/23/26
Date



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent Commerce Title Company, Inc.

Property 3410 PINKNEY RD
BALTIMORE, MD 21215-3715

Borrower Rafi Selevan
2812 Damascus Ct Apartment E
Baltimore, MD 21209

Commerce Title Company, Inc.

File No. CTC-81806

Tax ID # 27-22-4350-005

Title Insurer: Old Republic National Title Insurance Company

SPECIAL WARRANTY DEED

THIS DEED, made this 23rd day of September, 2026 by and between **Purple Dog LLC, a Maryland Limited Liability Company**, party of the first part, Grantor; and **Rafi Isaac Selevan and Hadassah Aleksandra Domnitch, husband and wife, as tenants by the entirety**, parties of the second part, Grantees.

- WITNESSETH -

THAT FOR AND IN CONSIDERATION of the sum of SEVEN HUNDRED TEN THOUSAND AND 00/100 (\$710,000.00), the receipt whereof is hereby acknowledged, the said Grantor does grant and convey to the said Grantees, their assigns, the survivor of them and the survivor's heirs, personal representatives, and/or assigns, in fee simple, all that lot of ground situate in the City of Baltimore, State of Maryland, known as 3410 Pinkney Road and described as follows, that is to say:

SEE EXHIBIT "A"

Being the same property which by deed dated July 11, 2025, and recorded among the Land Records of Baltimore City, Maryland on September 18, 2025, in Liber 28339, in Folio 116, was granted and conveyed by Elizabeth Frier unto Purple Dog LLC, a Maryland Limited Liability Company.

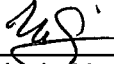
TOGETHER with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

TO HAVE AND TO HOLD the said tract of ground and premises above described and mentioned, and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said Grantees, their assigns, the survivor of them and the survivor's heirs, personal representatives, and/or assigns, in fee simple.

AND the said party of the first part hereby covenant that they have not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that they will warrant specially the property hereby granted; and that they will execute such further assurances of the same as may be requisite.

AS WITNESS the hand and seal of said Grantor, the day and year first above written.

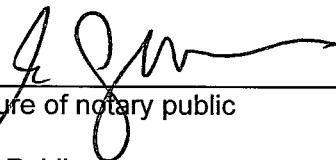
Purple Dog LLC, a Maryland Limited Liability Company

By:  (SEAL)
Mordechai Lazar, Sole Member

STATE OF MARYLAND
COUNTY OF BALTIMORE (or City of Baltimore)

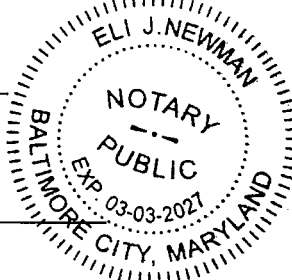
On this 23 day of September, 2026, before me, the undersigned officer, personally appeared Mordechai Lazar, Sole Member of Purple Dog LLC, a Limited Liability Company, and that he, as such Sole Member, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Company by himself as Sole Member.

In witness thereof I hereunto set my hand and official seal.

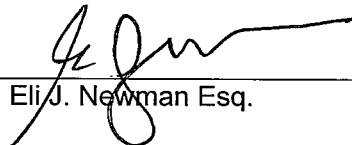

Signature of notary public

Notary Public

My Commission Expires: _____



THIS IS TO CERTIFY that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.

 (SEAL)
Eli J. Newman Esq.

Deed - Individual

EXHIBIT "A"
LEGAL DESCRIPTION

BEGINNING FOR THE SAME on the northwest side of Pinkney Road at the distance of one hundred feet northeasterly from the intersection of the northwest side of Pinkney Road and the north side of Wallis Avenue and running thence northwesterly parallel to Wallis Avenue one hundred and fifty feet more or less to a ten foot alley there situate and thence running northeasterly on the southeast side of said alley with the use thereof in common fifty feet thence southeasterly parallel with Wallis Avenue one hundred and fifty feet and running thence southwesterly fifty feet to the place of beginning. Being known and designated as Lot No. 162 as shown on the Plat of the property of the Cheswolde Land Company of Baltimore County which Plat is duly filed among the Land Records of Baltimore County in Plat Book JWS No. 2, folio 151. The improvements thereon being known as No. 3410 Pinkney Road.

AFTER RECORDING, PLEASE RETURN TO:

Commerce Title Company, Inc.
1777 Reisterstown Road
Suite 200 West
Pikesville, MD 21208

CERTIFICATION OF OWNER-OCCUPIED STATUS

AND

AFFIDAVIT OF GRANTEE AS FIRST-TIME MARYLAND HOMEBUYER

State of Maryland
County of Baltimore } to wit:

BEFORE me the undersigned authority, a Notary Public of the State of Maryland on this day appeared Rafi Isaac Selevan and Hadassah Aleksandra Domnitch who affirm or state under penalties of perjury that the following is true to the best of the knowledge, information, and belief of the individuals:

1. The undersigned are over 18 years of age and are otherwise competent to make this affidavit.
2. The undersigned are the buyers of certain real property situate in the State of Maryland, the improvements whereon are known as: 3410 Pinkney Road, Baltimore, MD 21215 (the Property).
3. The undersigned will occupy the property as their principal residence for at least 7 of the 12 months immediately following this conveyance.
4. The undersigned are first-time Maryland home buyers (defined in Real Property Article §14-104 as an individual who has never owned in the state residential real property that has been the individual's principal place of residence).
5. The undersigned make this affidavit to induce the State of Maryland to charge the State Transfer Tax at the reduced rate of 0.25% as provided in TP sec. 13-203.
6. The undersigned understand that any tax assessed at this reduced rate must be paid entirely by the sellers.

WITNESS the hand and seal of affiants.

Rafi

Rafi Isaac Selevan

Hadassah Aleksandra Domnitch

Hadassah Aleksandra Domnitch

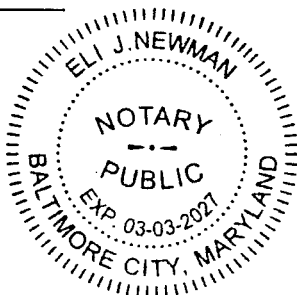
STATE OF Maryland
COUNTY OF Baltimore, to wit:

I hereby certify that on the 23rd day of September, 2026, before me, the subscriber, a Notary Public of the State of Maryland, appeared Rafi Isaac Selevan and Hadassah Aleksandra Domnitch, known to me or satisfactorily proven to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged the foregoing to be their act(s).

As witness, my hand and notarial seal.

Eli J. Newman
Signature of Notary Public

My commission expires:



**MARYLAND
FORM
WH-AR**

**Certification of Exemption from Withholding Upon
Disposition of Maryland Real Estate Affidavit of
Residence or Principal Residence**

2026

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change

in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor Purple Dog LLC

2. Description of Property (Street address. If no address is available, include county, district, subdistrict and lot numbers).

3410 Pinkney Road, Baltimore, MD 21215

3. Reasons for Exemption

Resident Status

☒

As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.

☐

Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf.

Principal Residence

☐

Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation.

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

Witness

Name

**Date

Signature

3b. Entity Transferors

Witness/Attest

Purple Dog LLC

Name of Entity

By

Mordechai Lazar

Name

**Date

Sole Member

Title

** Form must be dated to be valid.

Note: Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

To the Clerk of the Court: Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

When recorded, return to:
DAS Acquisition Company, LLC
12140 Woodcrest Executive, Ste 150
St. Louis, MO 63141
314-628-2213

Title Order No.: CTC-81806

LOAN #: DMV062947024

[Space Above This Line For Recording Data]

**PURCHASE MONEY
DEED OF TRUST**

MIN 1001290-3000661191-8
MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is HADASSAH ALEKSANDRA DOMNITCH AND RAFI SELEVAN, TENANCY BY ENTIRETY

currently residing at 2812 Damascus Ct Apartment E, Baltimore, MD 21209.



Borrower is the trustor under this Security Instrument.
(B) "Lender" is DAS Acquisition Company, LLC.

Lender is a Limited Liability Company, organized and existing under the laws of Missouri. Lender's address is 12140 Woodcrest Executive, Ste 150, St. Louis, MO 63141.
The term "Lender" includes any successors and assigns of Lender.
(C) "Trustee" is Loretta J Pike.

Trustee's address is 12140 Woodcrest Executive Drive, Suite 150, Saint Louis, MO 63141.

The term "Trustee" includes any substitute/successor Trustee.
(D) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(E) "Note" means the promissory note dated September 23, 2026, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender TWO HUNDRED EIGHTY THOUSAND AND NO/100* *

Dollars (U.S. \$280,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than October 1, 2056.
(F) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:
☐ Adjustable Rate Rider ☐ Condominium Rider ☐ Second Home Rider
☐ 1-4 Family Rider ☐ Planned Unit Development Rider ☐ V.A. Rider
☐ Other(s) [specify]

(G) "Security Instrument" means this document, which is dated September 23, 2026, together with all Riders to this document.

Additional Definitions

(H) "Applicable Law" means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.
(J) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).
(K) "Electronic Fund Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.
(L) "Electronic Signature" means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.
(M) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.
(N) "Escrow Items" means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5;



LOAN #: DMV062947024

(iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

(O) "Loan" means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(P) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

(Q) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(R) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

(S) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

(T) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

(U) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(V) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

(W) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(X) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

(Y) "UETA" means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Baltimore City:

BEGINNING FOR THE SAME on the northwest side of Pinkney Road at the distance of one hundred feet northeasterly from the intersection of the northwest side of Pinkney Road and the north side of Wallis Avenue and running thence northwesterly parallel to Wallis Avenue one hundred and fifty feet more or less to a ten foot alley there situate and thence running northeasterly on the southeast side of said alley with the use thereof in common fifty feet thence southeasterly parallel with Wallis Avenue one hundred and fifty feet and running thence southwesterly fifty feet to the place of beginning. Being known and designated as Lot No. 162 as shown on the Plat of the property of the Cheswolde Land Company of Baltimore County which Plat is duly filed among the Land Records of Baltimore County in Plat Book JWS No. 2, folio 151. The improvements thereon being known as No. 3410 Pinkney Road.
APN #: 27224350 005

which currently has the address of **3410 PINKNEY RD, BALTIMORE** [Street] [City]

Maryland **21215-3715** ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security



Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to grant and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Maryland state requirements to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Acceptance and Application of Payments or Proceeds.

(a) **Acceptance and Application of Partial Payments.** Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

(b) **Order of Application of Partial Payments and Periodic Payments.** Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) **Voluntary Prepayments.** Voluntary prepayments will be applied as described in the Note.

(d) **No Change to Payment Schedule.** Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) **Escrow Requirement; Escrow Items.** Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of



amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will



insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the



Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

Lender may make reasonable entries upon and inspections of the Property. If Lender has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender will give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

(c) Additional Amounts Secured. Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(d) Leasehold Terms. If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

10. Assignment of Rents.

(a) Assignment of Rents. If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take



possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) Funds Paid by Lender. If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) Limitation on Collection of Rents. Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) No Other Assignment of Rents. Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) Control and Maintenance of the Property. Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) Additional Provisions. Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Mortgage Insurance.

(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

(b) Mortgage Insurance Agreements. Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems



the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

(d) Settlement of Claims. Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "Opposing Party" means the third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

13. Borrower Not Released; Forbearance by Lender Not a Waiver. Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

14. Joint and Several Liability; Signatories; Successors and Assigns Bound. Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.



Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges.

(a) Tax and Flood Determination Fees. Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) Default Charges. If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

16. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.



(e) Borrower's Physical Address. In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

17. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of Maryland. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

18. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

19. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

20. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

21. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

22. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower



will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

(a) Definitions. As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

(b) Restrictions on Use of Hazardous Substances. Borrower will not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

25. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and sale.

(b) Acceleration; Power of Sale; Expenses. If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may, in accordance with the requirements set forth under Applicable Law, invoke the power of sale, assent to decree, and/or any other remedies permitted by Applicable Law.



LOAN #: DMV062947024

Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26 as permitted under Applicable Law, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

(c) Notice of Sale; Sale of Property. If Lender invokes the power of sale, Lender will mail or cause Trustee to mail a notice of sale to Borrower and to other required recipients in the manner prescribed by Applicable Law. Trustee will give notice of sale by public advertisement and by such other means as required by Applicable Law. Trustee, without further demand on Borrower, will sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale and by notice to any other persons as required by Applicable Law. Lender or its designee may purchase the Property at any sale.

(d) Trustee's Deed; Proceeds of Sale. Trustee will deliver to the purchaser a Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to all expenses of the sale, including, but not limited to, Trustee's fees of **0.00 %** of the gross sale price and reasonable attorneys' fees and costs; (ii) to all sums secured by this Security Instrument; and (iii) any excess to the person or persons legally entitled to it.

Borrower, in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers, and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers, and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this Section 26 will be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

27. Release. Upon payment of all sums secured by this Security Instrument, Lender or Trustee will release this Security Instrument and mark the Note "paid" and return the Note to Borrower. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument only if the fee is paid to a third party for services rendered and is permitted under Applicable Law.

28. Substitute Trustee. Lender may, from time to time, by itself or through the Loan Servicer, remove Trustee and appoint a successor trustee to any Trustee appointed under this Security Instrument by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee will succeed to all the rights, title, power, and duties conferred upon Trustee in this Security Instrument and by Applicable Law.

29. Possession of the Property. Borrower will have possession of the Property until Lender has given Borrower notice of Default pursuant to Section 26.

30. Assumption upon Decree of Absolute Divorce. The Annotated Code of Maryland - Financial Institutions provides that any existing Borrower on the Loan may purchase the Property interest of another Borrower on the Loan by assuming the selling Borrower's portion of the Loan in connection with the granting of a decree of absolute divorce. The assuming Borrower must qualify for the underlying Loan as determined by the Lender. This Section 30 will apply only if (a) the Loan is not insured or guaranteed by the federal government, (b) the Property is (i) a "dwelling" under Section 11-501 of the Annotated Code of Maryland - Financial Institutions or (ii) residential real estate on which a "dwelling" is constructed or intended to be constructed, (c) the Property (or at least one unit contained therein) is owner-occupied, and (d) the Loan is primarily for personal, family, or household use.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.



HADASSAH ALEKSANDRA DOMNITCH

(Seal)



RAFI SELEVAN

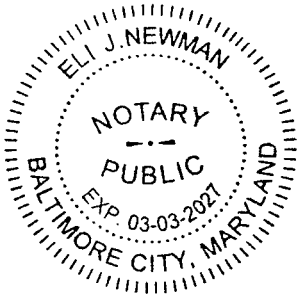
(Seal)



State of Maryland
County of BALTIMORE CITY

This record was acknowledged before me on the 23 day of September, 2026, by
HADASSAH ALEKSANDRA DOMNITCH and RAFI SELEVAN.

Stamp



[Signature]
Signature of notarial officer

Title of office

My commission expires: _____



AFFIDAVIT OF CONSIDERATION AND DISBURSEMENT

STATE OF Maryland Baltimore County ss:
(or City of Baltimore)

I HEREBY CERTIFY that on this 23 day of September ²⁰²¹ before me, the undersigned,
a Notary Public of the State of Maryland City of Baltimore in and for personally appeared,

Connie Schoemann

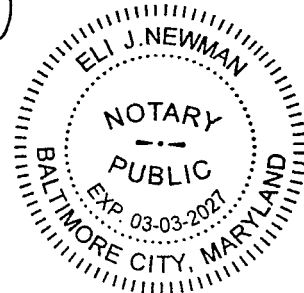
the agent of Lender, known to me or satisfactorily proven, who made oath or affirmation in due form of law that the consideration recited in the Deed of Trust is true and bona fide as set forth therein, that the actual sum of money advanced at the closing transaction by Lender was paid over and disbursed by Lender to either the borrower or the person responsible for disbursement of funds in the closing transaction or to his or her respective agent at a time no later than the execution and delivery of the Deed of Trust by the grantor, that he or she is the agent of Lender, and that he or she is duly authorized to make this affidavit.

WITNESS: my hand and notarial seal.

My Commission Expires:

[Signature]
Notary Public

Lender: DAS Acquisition Company, LLC
NMLS ID: 227262
Loan Originator: Sam Rosenblatt
NMLS ID: 75844



**LICENSEE INFORMATION OR AFFIDAVIT
FILED IN ACCORDANCE WITH REAL PROPERTY ARTICLE,
§3-104.1, ANNOTATED CODE OF MARYLAND**

Hadassah Aleksandra Domnitch
Rafi Selevan

3410 PINKNEY RD, BALTIMORE, MD 21215-3715

Licensee Information

Maryland Mortgage Lender Name: DAS Acquisition Company, LLC
Maryland Mortgage Lender License Number: 227262
Maryland Mortgage Originator Name: Sam Rosenblatt
Maryland Mortgage Originator License Number: License #: 75844

**Affidavit in Lieu of Maryland Mortgage Lender or
Maryland Mortgage Originator Licensee Information**

Check the box and complete the information for the applicable selection(s) below. As used herein, the term "Loan" means the mortgage loan secured by the security instrument attached hereto.

Affidavit of Individual Mortgage Originator:

☐ I, _____ whose address is _____
_____ hereby affirm, under the penalties of perjury, that I am the individual who originated the Loan and, in connection therewith, I am exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

Affidavit of Lender:

☐ I, _____
hereby affirm, under the penalties of perjury, that I am the _____
of _____
(the "Lender") that made the Loan. The Lender's address is _____

I am duly authorized by the Lender to execute this affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-501 through 11-524, Annotated Code of Maryland.



Hadassah Aleksandra Domnitch
Rafi Selevan

3410 PINKNEY RD, BALTIMORE, MD 21215-3715

Affidavit of Lender (on its own behalf and on behalf of its employee who originated the Loan):

☐ I, _____
hereby affirm, under the penalties of perjury, that I am the _____
of _____
(the "Lender") that made the Loan. The Lender's address is _____

I am duly authorized by the Lender to execute this affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-501 through 11-524, Annotated Code of Maryland. The employee of the Lender who originated the Loan is exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

Affidavit of Mortgage Broker (on behalf of its employee who originated the mortgage loan):

☐ I, _____
hereby affirm, under the penalties of perjury, that I am the _____
of _____
(the "Broker") that brokered the Loan. The Broker's address is _____

I am duly authorized by the Broker to execute this affidavit. The employee of the Broker, _____

(the "Employee"), is the individual who originated the Loan. The Employee, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

I SOLEMNLY AFFIRM, under the penalties of perjury and upon personal knowledge, that the contents of the foregoing paper are true.

_____	Date
_____	Signature of Affiant (Signing on Behalf of Lender)
_____	Print Name and Title of Affiant
_____	Date
_____	Signature of Affiant (Individual Mortgage Originator)
_____	Print Name of Affiant
_____	Date
_____	Signature of Affiant (Signing on Behalf of Mortgage Broker)
_____	Print Name and Title of Affiant



NOTE

September 23, 2026
[Note Date]

Saint Louis,
[City]

Missouri
[State]

3410 PINKNEY RD, BALTIMORE, MD 21215-3715
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$280,000.00 (the "Principal") that I have received from DAS Acquisition Company, LLC, a Limited Liability Company

(the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 6.490 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the 1st day of each month beginning on November 1, 2026. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on October 1, 2056, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at 12140 Woodcrest Executive, Ste 150
St. Louis, MO 63141

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. \$1,767.95. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE – Single Family

Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 07/2021

ICE Mortgage Technology, Inc.

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F3200v21NOTL 0522
F3200NOT (CLS)



5. LOAN CHARGES

If applicable law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment. **LATE CHARGE WILL NOT BE LESS THAN \$2.00.**

(B) Default

If I do not pay the full amount of each Monthly Payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of unpaid Principal, all the interest that I owe on that amount, and other charges due under this Note (the "Default Balance"). That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay the Default Balance immediately as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees and costs.

7. GIVING OF NOTICES

(A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

(B) Notice to Note Holder

Any notice that I must give to the Note Holder under this Note will be delivered by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

MULTISTATE FIXED RATE NOTE – Single Family

Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 07/2021

ICE Mortgage Technology, Inc.

Page 2 of 4

F3200v21NOTL 0522

F3200NOT (CLS)



10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument also describes how and under what conditions I may be required to make immediate payment of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



HADASSAH ALEKSANDRA DOMNITCH (Seal)



RAFI SELEVAN (Seal)

[Sign Original Only]

Lender: DAS Acquisition Company, LLC
NMLS ID: 227262
Loan Originator: Sam Rosenblatt
NMLS ID: 75844



PAY TO THE ORDER OF:
WITHOUT RECOURSE
DAS Acquisition Company, LLC, a Limited Liability Company

BY: _____
Melissa Batteiger, Vice President
-OR-

BY: _____
Joe Schieszer, Assistant Vice President
-OR-

BY: _____
Dani Ploch, Chief Operating Officer



LOAN #: DMV062947024

FIRST LIEN LETTER

DATE: September 23, 2026

COMMITMENT NUMBER: CTC-81806

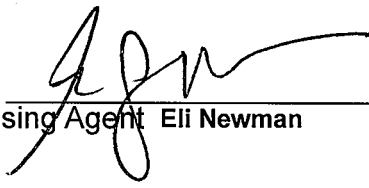
BORROWER(S): Hadassah Aleksandra Domnitch
Rafi Selevan

TITLE COMPANY: Commerce Title Company, Inc.

PROPERTY: 3410 PINKNEY RD, BALTIMORE, MD 21215-3715

In connection with property covered by the captioned Title Insurance commitment, we wish to advise that the **FIRST** mortgage in the amount of \$280,000.00 has been closed and completely disbursed.

This mortgage is a valid **FIRST** lien on the property, subject only to those encumbrances shown in Schedule B of the captioned commitment. All taxes and special assessments which presently constitute a valid lien on the subject property have been paid in full.

By 
Closing Agent Eli Newman



DATA ENTRY PROOF SHEET

LOAN DETAILS

Lender Name **DAS Acquisition Company, LLC**

Lender Rep **Sam Rosenblatt**
Lender Phone # **314-628-2213**
Alt Lender Name **N/A**

Client ID **3011005732**

Processing Request GUID
97e3ce8d-bf44-45d8-9802-d215a0c36d9c

Investor
Investor Loan# **DMV062947024**

Loan Type **Conventional**
Plan Code #
Plan ID **00000001**
Program Code Description **All Fixed Rate Conventional 1st Lien Loans**

First-Lien **YES**
Purch/Refi **PURCHASE**

Loan Number **DMV062947024**
FHA Section Number
Application Date **June 1, 2026**
Lock Expiration Date **September 24, 2026**
Doc Date **September 23, 2026**
Closing Date **September 23, 2026**

Mers Min Number **1001290-3000661191-8**
Case Number
Rescission Date **September 23, 2026**
Disbursement Date **September 23, 2026**
Signing Date **September 23, 2026**
1st Pay Date **November 1, 2026**
Maturity Date **October 1, 2056**

Broker Company Name

Broker Contact
Broker Phone

TERMS

Appraised Value **\$720,000.00**
Sales Price **\$710,000.00**
Loan Amount **\$280,000.00**
Payment **\$1,767.95**
Subordinate Financing
Adjustable **NO**
1st Int Chg Months
Adj. Period Months
Initial Cap
Periodic Cap **0.000 %**
Life Cap

Term **360** Convertible: **No**
Due In **360**
Interest Rate **6.490 %**
Interest Only Months **N/A**
Total Payment (PITI) **\$2,198.32**

APR % **6.598 %**
Margin %
Index %
Floor Rate
Floor Verbiage

PREPAY: **NO**

BUYDOWN: **NO**

PROPERTY INFORMATION

Address **3410 PINKNEY RD**

City **BALTIMORE**
State **MD**
Unincorporated Area
Property Type **Single Family Residence**
Condo/PUD Name

County **Baltimore City**
Zip **21215-3715**

Number of Units **1**

Flood Required **NO**
Flood Cert Number **2609033878**

Property will be **Primary Residence**



Escrow Co.

Title Co. **Commerce Title Company, Inc.**

Report Date
Approved Items
Special Endorse
Tax Message

BORROWER INFORMATION

Name: Rafi Selevan
AKA: Rafi Selevan
Borrower Type: Individual
SSN: 158-02-6403
DOB: 09/11/1997
Email: rafi.selevan11@gmail.com
POA:
Phone: 551-206-2189 **Business Phone:**
Present Address: 2812 Damascus Ct Apartment E, Baltimore, MD 21209
Mailing Address: 2812 Damascus Ct Apartment E, Baltimore, MD 21209
Occupancy Status: Primary Residence **Occupancy Intent:** Will Occupy

Vesting: HADASSAH ALEKSANDRA DOMNITCH AND RAFI SELEVAN, TENANCY BY ENTIRETY



INTER VIVOS TRUST INFORMATION

Corp/Trust 1 Name:	Corp/Trust 2 Name:
Trust Beneficiary:	Trust Beneficiary:
Trust Date:	Trust Date:
Org State: Org Type:	Org State: Org Type:
Tax ID/Trust No.:	Tax ID/Trust No.:

SELLER INFORMATION

Seller Name(s) Purple Dog LLC

Address 3410 PINKNEY RD
City/St/Zip BALTIMORE, MD 21215-3715

MORTGAGE INSURANCE INFORMATION

1 st Renew %	1 st Renewal Mos
2 nd Renew %	2 nd Renewal Mos
Upfront MI Premium %	Cancel at 78.000 %
Paid in Cash	Financed
	MI Due Date

Charges for the insurance are added to your loan payments
MI Company: Radian

CLOSING CONDITIONS

Closing County Baltimore City

- CL | Title company to provide final recorded documents and actual recording costs, as well as evidence of any refund given to the borrower for overcollection of recording fees
- CL | Title to email all final title policies and recorded documents to trailingdocs@dasacquisition.com, as well as physical wet copies sent to the corporate office
- CL | Title to include the final ALTA statement with the signed loan package, uploaded into the loan portal and/or sent with the signed loan package
- CL | Credit Report Expiration:date 12/23/26; Credit Refresh expiration date 9/26/26. If loan does not close by the Credit Report expiration date and/or Credit Refresh expiration date, file must have an updated Credit Refresh, AUS and be resubmitted for underwriter review
- SH | Closing Instructions:required to be signed by closing agent
- CL | Agent Commission:including bonus, cannot exceed 8%, unless allowable per investor guidelines (CMG guidelines follow above)
- CL | Contract Closing Date:is 9/23/26. If closing date is extended, fully executed contract extension is required
- CL | AUS Rep & Warrant:for employment, income, and assets must remain valid through closing; if expiration occurs, re-verify documentation and re-run AUS. Loan must close by:912/27/26 (Employment) /9/21/26 (Income) /
- CL | Seller Credit Primary or Second Home:maximum based on loan-to-value; (i) <90% (3%); (ii) 75.01% - 90% (6%); (iii) >=75% (9%). Seller credit per purchase contract \$0



CLOSING CONDITIONS (Continued)

- CL | Earnest Money:in the amount of \$10000.00 is required to be shown on the Closing Disclosure (CD)
- CL | Verbal Verification of Employment (VVOE):required within 10 Days prior to the NOTE date or 120 business days prior to NOTE date, if self-employed. Use standard VVOE or alternate verification. (See chart)
- CL | Title Loan Amount:must match final loan amount
- CL | Proposed Monthly Payment:for total principal, interest, taxes, insurance (PITI) and HOA and/or MI, if applicable, not to exceed \$2198.32
- SH | Automated Underwriting System (AUS):verified; Submission # to be included in package
- CL | Name Affidavit:to be completed, with all name variations used in the loan file, listed on the the credit report and signed at closing by borrower(s) and loan officer (LO)
- CL | 4506-C:to be signed by borrower(s)
- CL | 1003 Final:typed, signed, and dated. Underwritten as Owner Occupied/Second Home/Investment

*Manual Condition | Closing:*****

****VERY IMPORTANT** THE AGENTS COMMISSION (INCLUDING BONUS) CANNOT EXCEED 8%**

Fund-Doc Return: Please return all signed documents within 24 hours of the borrower signing to:
DAS Acquisition Co, LLC, 12140 Woodcrest Executive Drive, Ste # 150 Louis, MO 63141
You are ok to fund once all parties have signed up, we are not doing funding numbers at this time.

If there is an escrow, please be sure to send a signed escrow agreement back with the signed closing documents.

We do not require anything for funding.

If there is MIP or FHA/VA funding fee that will need to be sent back to us with the docs made payable to DAS Acquisition.

WIRE \$276,780.61

We no longer require funding authorization. Once the buyer and seller have closed, you can fund.

Please return a copy of the Warranty Deed, Sellers CD, a copy of the funds to close check or wire receipt, and any conditions listed on your closing instructions with the loan package back to our office

12140 Woodcrest Executive Drive, Ste 150
Saint Louis, MO 63141

****Please also upload the package to the Simple Nexus portal.**

CL | Acknowledgement of Appraisal Delivery:signed and dated within 3 days prior to closing date;
Acknowledgement signed on 9/15/26; loan closing date on or after: 9/18/26

CL | Cash from Borrower:not to exceed \$441948.77

CL | Cash to Borrower:\$0.00

CL | TEMP AUTH Closing:requires copy of NMLS license reflecting Temporary Authority for Subject Property State

CL | Subordinate Financing:is not allowed

CL | Documents to be signed at Closing:should include signature pages ONLY. (i.e., letters of explanation (LOE's), signature page of tax return, missing disclosures, etc.).

CL | File Contact(s):and/or Closing Agent changes following clear-to-close, requires the underwriter to re-run DataVerify

*Manual Condition | Closing:Title to be vested as follows: HADASSAH DOMNITCH AND RAFI SELEVAN,
TENANCY BY ENTIRETY



Data Proof Sheet – Fees

- PAYMENT CATEGORIES:
- FINANCED = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
 - PTC = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
 - PAC = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
 - POC = (Paid outside Closing) The portion of the fee paid before loan is closed.
- CALCULATION METHODOLOGY:
- Borrower [Financed + PTC = PAC] + POC = Total Borrower Amount Paid
 - Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other
 - Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs
- (*) = Impacts APR

Origination Charges					Total Amount
Processing Fees					\$795.00
	Financed	PTC	PAC	POC	
Borrower		* \$795.00	* \$795.00		
Underwriting Fees					\$995.00
	Financed	PTC	PAC	POC	
Borrower		* \$995.00	* \$995.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: Lynch Appraisal Services, Inc.				\$575.00
	Financed	PTC	PAC	POC	
Borrower				\$575.00	
Credit Report	Paid To: CIC Credit				\$320.00
	Financed	PTC	PAC	POC	
Borrower		\$320.00	\$320.00		
Hybrid Closing Fee	Paid To: nCino				\$45.00
	Financed	PTC	PAC	POC	
Borrower		* \$45.00	* \$45.00		
MERS Registration Fee	Paid To: MERS				\$23.70
	Financed	PTC	PAC	POC	
Borrower		* \$23.70	* \$23.70		
Tax Service	Paid To: CoreLogic				\$75.00
	Financed	PTC	PAC	POC	
Borrower		* \$75.00	* \$75.00		
Verifications	Paid To: CIC				\$137.00
	Financed	PTC	PAC	POC	
Borrower		* \$137.00	* \$137.00		
Services - Borrower Did Shop					Total Amount
Title - Closing Protection Letter	Paid To: Old Republic National Title Insurance Company				\$55.00
	Financed	PTC	PAC	POC	
Borrower		* \$55.00	* \$55.00		
Title - Courier/Messenger Fees	Paid To: Commerce Title Company Inc				\$100.00
	Financed	PTC	PAC	POC	
Borrower		* \$100.00	* \$100.00		
Title - Deed Preparation	Paid To: Commerce Title Company Inc				\$200.00
	Financed	PTC	PAC	POC	
Borrower		\$200.00	\$200.00		
Title - Digital Storage Fee	Paid To: Commerce Title Company Inc.				\$65.00
	Financed	PTC	PAC	POC	
Borrower		* \$65.00	* \$65.00		
Title - Lender's Title Insurance	Paid To: Old Republic National Title Insurance Company				\$971.00
	Financed	PTC	PAC	POC	
Borrower		\$971.00	\$971.00		
Title - Lien Certificate/Tax Status Report	Paid To: Commerce Title Recording				\$55.00
	Financed	PTC	PAC	POC	
Borrower		\$55.00	\$55.00		
Title - Recording Services	Paid To: Commerce Title Recording				\$50.00
	Financed	PTC	PAC	POC	
Borrower		* \$50.00	* \$50.00		
Title - Release Services	Paid To: Commerce Title Company Inc				\$35.00
	Financed	PTC	PAC	POC	
Seller			\$35.00		
Title - Release Services	Paid To: Commerce Title Company Inc				\$125.00
	Financed	PTC	PAC	POC	
Seller			\$125.00		
Title - Settlement Fee	Paid To: Commerce Title Company, Inc.				\$375.00
	Financed	PTC	PAC	POC	
Borrower		* \$375.00	* \$375.00		
Title - Title Examination	Paid To: Commerce Title Company, Inc.				\$100.00
	Financed	PTC	PAC	POC	
Borrower		\$100.00	\$100.00		
Title - Title Insurance Binder	Paid To: Commerce Title Company, Inc.				\$50.00
	Financed	PTC	PAC	POC	
Borrower		\$50.00	\$50.00		
Title - Title Search	Paid To: Commerce Title Company, Inc.				\$175.00
	Financed	PTC	PAC	POC	
Borrower		\$175.00	\$175.00		



Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
City/County Tax/Stamps (Baltimore City)					\$10,650.00
	Financed	PTC	PAC	POC	
Borrower		\$5,325.00	\$5,325.00		
Seller			\$5,325.00		
Recording Fees (Deed \$60.00;Mortgage \$60.00;Releases \$0.00)					\$120.00
	Financed	PTC	PAC	POC	
Borrower		\$120.00	\$120.00		
State Tax/Stamps (Baltimore County)					\$1,775.00
	Financed	PTC	PAC	POC	
Seller			\$1,775.00		
Transfer Taxes	Paid To: Baltimore City				\$6,880.00
	Financed	PTC	PAC	POC	
Borrower		\$3,330.00	\$3,330.00		
Seller			\$3,550.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Homeowner's Insurance Premium (12 mo. @ \$139.83)	Paid To: Liberty Mutual Group				\$1,678.00
	Financed	PTC	PAC	POC	
Borrower		\$1,678.00	\$1,678.00		
Prepaid Interest (\$49.79 per day from 9/23/26 to 10/1/26)					\$398.32
	Financed	PTC	PAC	POC	
Borrower		* \$398.32	* \$398.32		
Property Taxes (12 mo. @ \$290.54)	Paid To: Baltimore City				\$3,486.50
	Financed	PTC	PAC	POC	
Borrower		\$3,486.50	\$3,486.50		
Initial Escrow Payment (Provided at Closing)					Total Amount
Homeowner's Insurance (3 mo. @ \$139.83)					\$419.49
	Financed	PTC	PAC	POC	
Borrower		\$419.49	\$419.49		
Property Taxes (2 mo. @ \$290.54)					\$581.08
	Financed	PTC	PAC	POC	
Borrower		\$581.08	\$581.08		
Aggregate Adjustment					(\$570.20)
		PTC	PAC		
Borrower		(\$570.20)	(\$570.20)		
Disbursement Dates:					
Hazard Insurance Reserves			September 01, 2027		
Property Tax Reserves			July 01, 2027; December 01, 2027		
Other Fees					Total Amount
Land Survey	Paid To: Exacta :and Surveyors				\$305.00
	Financed	PTC	PAC	POC	
Borrower		\$305.00	\$305.00		
Real Estate Admin Fee	Paid To: Re/Max Premier Associates				\$249.00
	Financed	PTC	PAC	POC	
Borrower		\$249.00	\$249.00		
Real Estate Commission	Paid To: Re/Max Premier Associates				\$17,750.00
	Financed	PTC	PAC	POC	
Seller			\$17,750.00		
Title - Owner's Title Insurance (optional)	Paid To: Old Republic National Title Insurance Company				\$2,320.30
	Financed	PTC	PAC	POC	
Borrower		\$2,320.30	\$2,320.30		



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$22,804.19
CD Section	Fee Description	Total Amount
G.08	Aggregate Adjustment	(\$570.20)
B.01	Appraisal Fee	\$575.00
E.02	City/County Tax/Stamps (Baltimore City)	\$5,325.00
B.02	Credit Report	\$320.00
G.01	Homeowner's Insurance (3 mo. @ \$139.83)	\$419.49
F.01	Homeowner's Insurance Premium (12 mo. @ \$139.83)	\$1,678.00
B.03	Hybrid Closing Fee	* \$45.00
H.01	Land Survey	\$305.00
B.04	MERS Registration Fee	* \$23.70
F.03	Prepaid Interest (\$49.79 per day from 9/23/26 to 10/1/26)	* \$398.32
A.02	Processing Fees	* \$795.00
F.04	Property Taxes (12 mo. @ \$290.54)	\$3,486.50
G.03	Property Taxes (2 mo. @ \$290.54)	\$581.08
H.02	Real Estate Admin Fee	\$249.00
E.01	Recording Fees (Deed \$60.00;Mortgage \$60.00;Releases \$0.00)	\$120.00
B.05	Tax Service	* \$75.00
C.01	Title - Closing Protection Letter	* \$55.00
C.02	Title - Courier/Messenger Fees	* \$100.00
C.03	Title - Deed Preparation	\$200.00
C.04	Title - Digital Storage Fee	* \$65.00
C.05	Title - Lender's Title Insurance	\$971.00
C.06	Title - Lien Certificate/Tax Status Report	\$55.00
H.04	Title - Owner's Title Insurance (optional)	\$2,320.30
C.07	Title - Recording Services	* \$50.00
C.10	Title - Settlement Fee	* \$375.00
C.11	Title - Title Examination	\$100.00
C.12	Title - Title Insurance Binder	\$50.00
C.13	Title - Title Search	\$175.00
E.04	Transfer Taxes	\$3,330.00
A.03	Underwriting Fees	* \$995.00
B.06	Verifications	* \$137.00

Total Seller Obligated		\$28,560.00
CD Section	Fee Description	Total Amount
E.02	City/County Tax/Stamps (Baltimore City)	\$5,325.00
H.03	Real Estate Commission	\$17,750.00
E.03	State Tax/Stamps (Baltimore County)	\$1,775.00
C.08	Title - Release Services	\$35.00
C.09	Title - Release Services	\$125.00
E.04	Transfer Taxes	\$3,550.00



DAS Acquisition Company, LLC

SUPPLEMENTAL SHEET TO CLOSING INSTRUCTIONS

RE: Hadassah Aleksandra Domnitch

Commerce Title Company, Inc.
1777 Reistertown Road
Pikesville, MD 21208

TITLE #: CTC-81806

CL | Title company to provide final recorded documents and actual recording costs, as well as evidence of any refund given to the borrower for overcollection of recording fees

CL | Title to email all final title policies and recorded documents to trailingdocs@dasacquisition.com, as well as physical wet copies sent to the corporate office

CL | Title to include the final ALTA statement with the signed loan package, uploaded into the loan portal and/or sent with the signed loan package

CL | Credit Report Expiration:date 12/23/26; Credit Refresh expiration date 9/26/26. If loan does not close by the Credit Report expiration date and/or Credit Refresh expiration date, file must have an updated Credit Refresh, AUS and be resubmitted for underwriter review

SH | Closing Instructions:required to be signed by closing agent

CL | Agent Commission:including bonus, cannot exceed 8%, unless allowable per investor guidelines (CMG guidelines follow above)

CL | Contract Closing Date:is 9/23/26. If closing date is extended, fully executed contract extension is required

CL | AUS Rep & Warrant:for employment, income, and assets must remain valid through closing; if expiration occurs, re-verify documentation and re-run AUS. Loan must close by:9/27/26 (Employment) /9/21/26 (Income) /

CL | Seller Credit Primary or Second Home:maximum based on loan-to-value; (i) <90% (3%); (ii) 75.01% - 90% (6%); (iii) >=75% (9%). Seller credit per purchase contract \$0

CL | Earnest Money:in the amount of \$10000.00 is required to be shown on the Closing Disclosure (CD)

CL | Verbal Verification of Employment (VVOE):required within 10 Days prior to the NOTE date or 120 business days prior to NOTE date, if self-employed. Use standard VVOE or alternate verification. (See chart)

CL | Title Loan Amount:must match final loan amount

CL | Proposed Monthly Payment:for total principal, interest, taxes, insurance (PITI) and HOA and/or MI, if applicable, not to exceed \$2198.32

SH | Automated Underwriting System (AUS):verified; Submission # to be included in package

CL | Name Affidavit:to be completed, with all name variations used in the loan file, listed on the the credit report and signed at closing by borrower(s) and loan officer (LO)

CL | 4506-C:to be signed by borrower(s)

CL | 1003 Final:typed, signed, and dated. Underwritten as Owner Occupied/Second Home/Investment

*Manual Condition | Closing.*****

****VERY IMPORTANT** THE AGENTS COMMISSION (INCLUDING BONUS) CANNOT EXCEED 8%**

Fund-Doc Return: Please return all signed documents within 24 hours of the borrower signing to:

DAS Acquisition Co, LLC, 12140 Woodcrest Executive Drive, Ste # 150 Louis, MO 63141

SEE ADDITIONAL "INSTRUCTION PAGE" ATTACHED HERETO, AND MADE A PART HEREOF.



DAS Acquisition Company, LLC

SUPPLEMENTAL SHEET TO CLOSING INSTRUCTIONS

RE: Hadassah Aleksandra Domnitch

Commerce Title Company, Inc.
1777 Reistertown Road
Pikesville, MD 21208

TITLE #: CTC-81806

You are ok to fund once all parties have signed up, we are not doing funding numbers at this time.

If there is an escrow, please be sure to send a signed escrow agreement back with the signed closing documents.

We do not require anything for funding.

If there is MIP or FHA/VA funding fee that will need to be sent back to us with the docs made payable to DAS Acquisition.

WIRE \$276,780.61

We no longer require funding authorization. Once the buyer and seller have closed, you can fund.

Please return a copy of the Warranty Deed, Sellers CD, a copy of the funds to close check or wire receipt, and any conditions listed on your closing instructions with the loan package back to our office

12140 Woodcrest Executive Drive, Ste 150

Saint Louis, MO 63141

**Please also upload the package to the Simple Nexus portal.

CL | Acknowledgement of Appraisal Delivery:signed and dated within 3 days prior to closing date; Acknowledgement signed on 9/15/26; loan closing date on or after: 9/18/26

CL | Cash from Borrower:not to exceed \$441948.77

CL | Cash to Borrower:\$0.00

CL | TEMP AUTH Closing:requires copy of NMLS license reflecting Temporary Authority for Subject Property State

CL | Subordinate Financing:is not allowed

CL | Documents to be signed at Closing:should include signature pages ONLY. (i.e., letters of explanation (LOE's), signature page of tax return, missing disclosures, etc.).

CL | File Contact(s):and/or Closing Agent changes following clear-to-close, requires the underwriter to re-run DataVerify

*Manual Condition | Closing:Title to be vested as follows: HADASSAH DOMNITCH AND RAFI SELEVAN, TENANCY BY ENTIRETY

SETTLEMENT AGENT



INSTRUCTIONS TO ESCROW/TITLE/CLOSING AGENT

■ FROM:
DAS Acquisition Company, LLC
12140 Woodcrest Executive, Ste 150
St. Louis, MO 63141
PHONE: 314-628-2187
FAX: 314-628-2036
EMAIL: amanda.smith@dasacquisition.com

Loan #: DMV062947024 Loan Type: Conv
Case #:
MIN #: 100129030006611918
Borrower Name(s): Hadassah Aleksandra Domnitch
Rafi Selevan

Document Date: 09/23/2026 Loan Amount: \$280,000.00
Closing Date: 09/23/2026 Appraised Value: \$720,000.00

**Closing Date cannot
be changed under any
circumstances**

■ TO:
ESCROW #:
ATTN:
PHONE:
FAX:

Signing Date: 09/23/2026 Sales Price: \$710,000.00
Disbursement/
Settlement Date: 09/23/2026 Interest Rate %: 6.490 %
Rescission Date: 09/23/2026 Loan Term: 360
Interest Rate Loan Purpose: PURCHASE
Expiration Date: Occupancy: OWNER
1st Payment Date: 11/01/2026 Lien Position: FIRST
Maturity Date: 10/01/2056

■ TO:
TITLE #: CTC-81806
ATTN: Eli Newman
Commerce Title Company, Inc.
1777 Reistertown Road
Pikesville, MD 21208
PHONE: 410-653-4004
FAX:

MONTHLY PAYMENT:
P&I: \$1,767.95
Taxes: \$290.54
Hazard. Ins.: \$139.83
PMI/MMI:
Flood. Ins.:
City Property Tax:

TOTAL: \$2,198.32

■ PROPERTY:
3410 PINKNEY RD
BALTIMORE, MD 21215-3715

■ THE VESTING SHOULD READ AS FOLLOWS:
HADASSAH ALEKSANDRA DOMNITCH AND RAFI SELEVAN, TENANCY BY ENTIRETY

ALL QUESTIONS CONCERNING THESE INSTRUCTIONS, CONDITIONS AND FUNDING PROCEDURES SHOULD BE
DIRECTED TO Amanda Smith AT DAS Acquisition Company, LLC

PHONE#: 314-628-2187 FAX#: 314-628-2036
FOR REFINANCES

- ALL DOCUMENTS MUST BE IN OUR OFFICE 48 HOURS PRIOR TO DISBURSEMENT OF LOAN FUNDS.
- THIS LOAN MUST CLOSE BY 09/23/2026
- FAILURE TO COMPLY WITH THESE INSTRUCTIONS MAY DELAY FUNDING.

In the event this loan does not close on the date indicated in these instructions; or, if the loan documentation does not conform to the information stated herein, DO NOT CLOSE THE LOAN WITHOUT NOTIFYING THE LENDER.

■ TITLE POLICY: A(n) ALTA Policy with Endorsement(s) should be issued within 30 days of closing. Final title policy when issued must reflect the following:

1. Lender's Title Policy is to be in the amount of \$280,000.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items:
of preliminary Title Report dated
7. The vesting should read as referenced above.
8. Lien Position: (x) We must be in First Lien Position. () We must be in Second Lien Position.
9. Final Title Policy and Recorded Documents to be sent to:

DAS Acquisition Company, LLC
12140 Woodcrest Executive, Ste 150
St. Louis, MO 63141



■ **HAZARD INSURANCE:** The Lender must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:

DAS Acquisition Company, LLC, Its Successors And/Or Assigns
12140 Woodcrest Executive, Ste 150
St. Louis, MO 63141
LOAN NO.: DMV062947024

Hazard Insurance coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least **twelve (12)** month(s) after the closing date for purchase transactions or **six (6)** month(s) after the closing date for refinance transactions.

() California Civil Code 2955.5(a) provides: No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

■ **FLOOD INSURANCE:** The Lender will obtain a flood certification, and if the property is located in a flood hazard area will specify the need, if any, for flood insurance. The loss payable clause for flood insurance is the same as hazard/fire insurance.
 (x) Flood Insurance is not required () Flood Insurance is required.

■ **TAXES AND ASSESSMENTS:** All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional Instructions: **N/A**

■ **RIGHT TO CANCEL:** On all refinance loans, second lien loans, and/or any transaction subject to rescission, the Notice of Right to Cancel must be given at closing. The Notice of Right To Cancel must be properly completed, including all dates. **EACH** Borrower, obligor and/or person holding an ownership interest in the property must be given **two (2)** copies. The signed originals acknowledging receipt of the completed Right To Cancel by each Borrower, obligor, and/or person given copies of the Notices must be returned with the closing package. Should the transaction be rescinded by any of the obligors, immediately notify our office. **RIGHT OF RESCISSION MAY NOT BE WAIVED WITHOUT OUR PRIOR WRITTEN CONSENT.**

■ **SIGNATURES:** Borrower(s) must sign all documents exactly as his or her name appears on the blank line provided for his or her signature(s). Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.

■ **CORRECTIONS:** Any correction to loan documents must be approved in writing by us in advance. **NO WHITE-OUT PERMITTED.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

■ **SETTLEMENT STATEMENTS:** The Borrower(s) and Seller(s) statements must clearly indicate the recipient of each item shown on the statements. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The **FINAL** Closing Disclosure must be completed at settlement and must reflect all receipts and disbursements in these closing instructions and any subsequent, amended closing instructions. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.

() Settlement agents are requested to use the Closing Disclosure forms as provided by the Lender.

(x) Settlement agents are requested to use the Closing Disclosure, as provided by the Lender. They shall be held responsible for insuring that all costs and fees reflected on the Lender Closing Disclosure, if provided, are disclosed. Any variances must be approved by Lender prior to closing.

■ **POWER OF ATTORNEY:** Prior written approval must be obtained from the Lender when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Lender must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.

■ **FHA OR VA:** No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.

■ **OCCUPANCY:** This loan is approved as an (x) Owner-occupant () Non-owner occupant loan
 () Second Home. Do not close if circumstances of Borrower(s) are different.

■ No third party non-lien disbursements are allowed on this transaction without prior approval from a DAS Acquisition Underwriter. Supporting documentation must be submitted and approved by DAS prior to disbursement.

■ **DOCUMENTS TO BE DELIVERED TO:**
DAS Acquisition Company, LLC
12140 Woodcrest Executive, Ste 150
St. Louis, MO 63141

■ **FUNDS TO CLOSE:** Copy of funds to close is required.



■ IN ADDITION, PLEASE FURNISH THE FOLLOWING:

- CL | Title company to provide final recorded documents and actual recording costs, as well as evidence of any refund given to the borrower for overcollection of recording fees
- CL | Title to email all final title policies and recorded documents to trailingdocs@dasacquisition.com, as well as physical wet copies sent to the corporate office
- CL | Title to include the final ALTA statement with the signed loan package, uploaded into the loan portal and/or sent with the signed loan package
- CL | Credit Report Expiration:date 12/23/26; Credit Refresh expiration date 9/26/26. If loan does not close by the Credit Report expiration date and/or Credit Refresh expiration date, file must have an updated Credit Refresh, AUS and be resubmitted for underwriter review
- SH | Closing Instructions:required to be signed by closing agent
- CL | Agent Commission:including bonus, cannot exceed 8%, unless allowable per investor guidelines (CMG guidelines follow above)
- CL | Contract Closing Date:is 9/23/26. If closing date is extended, fully executed contract extension is required
- CL | AUS Rep & Warrant:for employment, income, and assets must remain valid through closing; if expiration occurs, re-verify documentation and re-run AUS. Loan must close by:9/12/27/26 (Employment) /9/21/26 (Income) /
- CL | Seller Credit Primary or Second Home:maximum based on loan-to-value; (i) <90% (3%); (ii) 75.01% - 90% (6%); (iii) >=75% (9%). Seller credit per purchase contract \$0
- CL | Earnest Money:in the amount of \$10000.00 is required to be shown on the Closing Disclosure (CD)
- CL | Verbal Verification of Employment (VVOE):required within 10 Days prior to the NOTE date or 120 business days prior to NOTE date, if self-employed. Use standard VVOE or alternate verification. (See chart)
- CL | Title Loan Amount:must match final loan amount
- CL | Proposed Monthly Payment:for total principal, interest, taxes, insurance (PITI) and HOA and/or MI, if applicable, not to exceed \$2198.32
- SH | Automated Underwriting System (AUS):verified; Submission # to be included in package
- CL | Name Affidavit:to be completed, with all name variations used in the loan file, listed on the the credit report and signed at closing by borrower(s) and loan officer (LO)
- CL | 4506-C:to be signed by borrower(s)
- CL | 1003 Final:typed, signed, and dated. Underwritten as Owner Occupied/Second Home/Investment

*Manual Condition | Closing:*****

****VERY IMPORTANT** THE AGENTS COMMISSION (INCLUDING BONUS) CANNOT EXCEED 8%**

Fund-Doc Return: Please return all signed documents within 24 hours of the borrower signing to:
DAS Acquisition Co, LLC, 12140 Woodcrest Executive Drive, Ste # 150 Louis, MO 63141
You are ok to fund once all parties have signed up, we are not doing funding numbers at this time.

If there is an escrow, please be sure to send a signed escrow agreement back with the signed closing documents.

We do not require anything for funding.

If there is MIP or FHA/VA funding fee that will need to be sent back to us with the docs made payable to DAS Acquisition.

WIRE \$276,780.61

We no longer require funding authorization. Once the buyer and seller have closed, you can fund.

Please return a copy of the Warranty Deed, Sellers CD, a copy of the funds to close check or wire receipt, and any conditions listed on your closing instructions with the loan package back to our office

12140 Woodcrest Executive Drive, Ste 150
Saint Louis, MO 63141

****Please also upload the package to the Simple Nexus portal.**

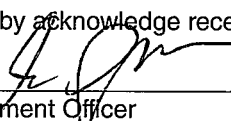


■ IN ADDITION, PLEASE FURNISH THE FOLLOWING:

- CL | Acknowledgement of Appraisal Delivery:signed and dated within 3 days prior to closing date; Acknowledgement signed on 9/15/26; loan closing date on or after: 9/18/26
- CL | Cash from Borrower:not to exceed \$441948.77
- CL | Cash to Borrower:\$0.00
- CL | TEMP AUTH Closing:requires copy of NMLS license reflecting Temporary Authority for Subject Property State
- CL | Subordinate Financing:is not allowed
- CL | Documents to be signed at Closing:should include signature pages ONLY. (i.e., letters of explanation (LOE's), signature page of tax return, missing disclosures, etc.).
- CL | File Contact(s):and/or Closing Agent changes following clear-to-close, requires the underwriter to re-run DataVerify
- *Manual Condition | Closing:Title to be vested as follows: HADASSAH DOMNITCH AND RAFI SELEVAN, TENANCY BY ENTIRETY

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Lender. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us to the contrary within 48 hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

I hereby acknowledge receipt of these special instructions and agree to be bound by the terms contained herein.


Settlement Officer

9/23/26
Date



Loan Disbursement Instructions

Lender: **DAS Acquisition Company, LLC, a Limited Liability Company**

Date: **09/23/2026**

Loan #: **DMV062947024**

Borrower Name(s): **Hadassah Aleksandra Domnitch
Rafi Selevan**

MIN #: **1001290-3000661191-8**

Loan Amount: **\$280,000.00**

Property Address: **3410 PINKNEY RD
BALTIMORE, MD 21215-3715**

PAYMENT CATEGORIES:

- Financed** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

CALCULATION METHODOLOGY:

- Borrower [Financed + PTC = PAC] + POC = Total Borrower Amount Paid**
- Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(*) = Impacts APR

PLEASE COLLECT/DISBURSE THE FOLLOWING:

Origination Charges					Total Amount
Processing Fees					\$795.00
	Financed	PTC	PAC	POC	
Borrower		* \$795.00	* \$795.00		
Underwriting Fees					\$995.00
	Financed	PTC	PAC	POC	
Borrower		* \$995.00	* \$995.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: Lynch Appraisal Services, Inc.				\$575.00
	Financed	PTC	PAC	POC	
Borrower				\$575.00	
Credit Report	Paid To: CIC Credit				\$320.00
	Financed	PTC	PAC	POC	
Borrower		\$320.00	\$320.00		
Hybrid Closing Fee	Paid To: nCino				\$45.00
	Financed	PTC	PAC	POC	
Borrower		* \$45.00	* \$45.00		
MERS Registration Fee	Paid To: MERS				\$23.70
	Financed	PTC	PAC	POC	
Borrower		* \$23.70	* \$23.70		
Tax Service	Paid To: CoreLogic				\$75.00
	Financed	PTC	PAC	POC	
Borrower		* \$75.00	* \$75.00		
Verifications	Paid To: CIC				\$137.00
	Financed	PTC	PAC	POC	
Borrower		* \$137.00	* \$137.00		
Services - Borrower Did Shop					Total Amount
Title - Closing Protection Letter	Paid To: Old Republic National Title Insurance Company				\$55.00
	Financed	PTC	PAC	POC	
Borrower		* \$55.00	* \$55.00		
Title - Courier/Messenger Fees	Paid To: Commerce Title Company Inc				\$100.00
	Financed	PTC	PAC	POC	
Borrower		* \$100.00	* \$100.00		
Title - Deed Preparation	Paid To: Commerce Title Company Inc				\$200.00
	Financed	PTC	PAC	POC	
Borrower		\$200.00	\$200.00		
Title - Digital Storage Fee	Paid To: Commerce Title Company Inc.				\$65.00
	Financed	PTC	PAC	POC	
Borrower		* \$65.00	* \$65.00		
Title - Lender's Title Insurance	Paid To: Old Republic National Title Insurance Company				\$971.00
	Financed	PTC	PAC	POC	
Borrower		\$971.00	\$971.00		
Title - Lien Certificate/Tax Status Report	Paid To: Commerce Title Recording				\$55.00
	Financed	PTC	PAC	POC	
Borrower		\$55.00	\$55.00		
Title - Recording Services	Paid To: Commerce Title Recording				\$50.00
	Financed	PTC	PAC	POC	
Borrower		* \$50.00	* \$50.00		
Title - Release Services	Paid To: Commerce Title Company Inc				\$35.00
	Financed	PTC	PAC	POC	
Seller			\$35.00		



Title - Release Services	Paid To: Commerce Title Company Inc				\$125.00
	Financed	PTC	PAC	POC	
Seller			\$125.00		
Title - Settlement Fee	Paid To: Commerce Title Company, Inc.				\$375.00
	Financed	PTC	PAC	POC	
Borrower		* \$375.00	* \$375.00		
Title - Title Examination	Paid To: Commerce Title Company, Inc.				\$100.00
	Financed	PTC	PAC	POC	
Borrower		\$100.00	\$100.00		
Title - Title Insurance Binder	Paid To: Commerce Title Company, Inc.				\$50.00
	Financed	PTC	PAC	POC	
Borrower		\$50.00	\$50.00		
Title - Title Search	Paid To: Commerce Title Company, Inc.				\$175.00
	Financed	PTC	PAC	POC	
Borrower		\$175.00	\$175.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
City/County Tax/Stamps (Baltimore City)					\$10,650.00
	Financed	PTC	PAC	POC	
Borrower		\$5,325.00	\$5,325.00		
Seller			\$5,325.00		
Recording Fees (Deed \$60.00;Mortgage \$60.00;Releases \$0.00)					\$120.00
	Financed	PTC	PAC	POC	
Borrower		\$120.00	\$120.00		
State Tax/Stamps (Baltimore County)					\$1,775.00
	Financed	PTC	PAC	POC	
Seller			\$1,775.00		
Transfer Taxes	Paid To: Baltimore City				\$6,880.00
	Financed	PTC	PAC	POC	
Borrower		\$3,330.00	\$3,330.00		
Seller			\$3,550.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Homeowner's Insurance Premium (12 mo. @ \$139.83)	Paid To: Liberty Mutual Group				\$1,678.00
	Financed	PTC	PAC	POC	
Borrower		\$1,678.00	\$1,678.00		
Prepaid Interest (\$49.79 per day from 9/23/26 to 10/1/26)					\$398.32
	Financed	PTC	PAC	POC	
Borrower		* \$398.32	* \$398.32		
Property Taxes (12 mo. @ \$290.54)	Paid To: Baltimore City				\$3,486.50
	Financed	PTC	PAC	POC	
Borrower		\$3,486.50	\$3,486.50		
Initial Escrow Payment (Provided at Closing)					Total Amount
Homeowner's Insurance (3 mo. @ \$139.83)					\$419.49
	Financed	PTC	PAC	POC	
Borrower		\$419.49	\$419.49		
Property Taxes (2 mo. @ \$290.54)					\$581.08
	Financed	PTC	PAC	POC	
Borrower		\$581.08	\$581.08		
Aggregate Adjustment					(\$570.20)
		PTC	PAC		
Borrower		(\$570.20)	(\$570.20)		
Other Fees					Total Amount
Land Survey	Paid To: Exacta :and Surveyors				\$305.00
	Financed	PTC	PAC	POC	
Borrower		\$305.00	\$305.00		
Real Estate Admin Fee	Paid To: Re/Max Premier Associates				\$249.00
	Financed	PTC	PAC	POC	
Borrower		\$249.00	\$249.00		
Real Estate Commission	Paid To: Re/Max Premier Associates				\$17,750.00
	Financed	PTC	PAC	POC	
Seller			\$17,750.00		
Title - Owner's Title Insurance (optional)	Paid To: Old Republic National Title Insurance Company				\$2,320.30
	Financed	PTC	PAC	POC	
Borrower		\$2,320.30	\$2,320.30		
Wire Breakdown					
Loan Amount					\$280,000.00
Over Wire Amount					
Total Deductions					\$3,219.39
Lender Credits					
Wire Transfer Amount					\$276,780.61



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$22,804.19
CD Section	Fee Description	Total Amount
G.08	Aggregate Adjustment	(\$570.20)
B.01	Appraisal Fee	\$575.00
E.02	City/County Tax/Stamps (Baltimore City)	\$5,325.00
B.02	Credit Report	\$320.00
G.01	Homeowner's Insurance (3 mo. @ \$139.83)	\$419.49
F.01	Homeowner's Insurance Premium (12 mo. @ \$139.83)	\$1,678.00
B.03	Hybrid Closing Fee	* \$45.00
H.01	Land Survey	\$305.00
B.04	MERS Registration Fee	* \$23.70
F.03	Prepaid Interest (\$49.79 per day from 9/23/26 to 10/1/26)	* \$398.32
A.02	Processing Fees	* \$795.00
F.04	Property Taxes (12 mo. @ \$290.54)	\$3,486.50
G.03	Property Taxes (2 mo. @ \$290.54)	\$581.08
H.02	Real Estate Admin Fee	\$249.00
E.01	Recording Fees (Deed \$60.00;Mortgage \$60.00;Releases \$0.00)	\$120.00
B.05	Tax Service	* \$75.00
C.01	Title - Closing Protection Letter	* \$55.00
C.02	Title - Courier/Messenger Fees	* \$100.00
C.03	Title - Deed Preparation	\$200.00
C.04	Title - Digital Storage Fee	* \$65.00
C.05	Title - Lender's Title Insurance	\$971.00
C.06	Title - Lien Certificate/Tax Status Report	\$55.00
H.04	Title - Owner's Title Insurance (optional)	\$2,320.30
C.07	Title - Recording Services	* \$50.00
C.10	Title - Settlement Fee	* \$375.00
C.11	Title - Title Examination	\$100.00
C.12	Title - Title Insurance Binder	\$50.00
C.13	Title - Title Search	\$175.00
E.04	Transfer Taxes	\$3,330.00
A.03	Underwriting Fees	* \$995.00
B.06	Verifications	* \$137.00

Total Seller Obligated		\$28,560.00
CD Section	Fee Description	Total Amount
E.02	City/County Tax/Stamps (Baltimore City)	\$5,325.00
H.03	Real Estate Commission	\$17,750.00
E.03	State Tax/Stamps (Baltimore County)	\$1,775.00
C.08	Title - Release Services	\$35.00
C.09	Title - Release Services	\$125.00
E.04	Transfer Taxes	\$3,550.00



Loan Number: DMV062947024
Property Address: 3410 PINKNEY RD
BALTIMORE, MD 21215-3715

Closing Instruction Addendum

YOU CAN FUND AFTER ALL DOCS HAVE BEEN EXECUTED BY BUYER AND SELLER, AND ALL PRE-FUNDING CONDITIONS ARE COLLECTED.

ATTENTION: WE DO NOT ALLOW THE BUYER TO PRESIGN
DUE TO NEW REGULATIONS, YOU ARE NOT ALLOWED TO ALTER THE CLOSING DISCLSoure WITHOUT EXPRESS WRITTEN CONSENT OF OUR **CLOSING DEPARTMENT**. ANY VIOLATION WILL RESULT IN LOSSES BILLED TO YOUR TITLE COMPANY. NO OTHER DAS ACQUISITION EMPLOYEE HAS THE AUTHORITY TO APPROVE A CHANGE.

Please Return All Documents to DAS Acquisition LLC at 12140 Woodcrest Executive Dr., Suite 150 St. Louis MO, 63141.

- ___ Note
- ___ Deed of Trust (and any applicable riders)
- ___ Signed Closing Disclosure
- ___ Warranty Deed
- ___ Any additional deeds (QCD's, Marital Waivers, POA's, 2nds)
- ___ Signed Closing Instructions (3 Signature Pages)
- ___ Signed Closing Instruction Addendum
- ___ Payment coupon signed by borrower
- ___ Name/Signature Affidavit(s)
- ___ Copy of Borrower's certified funds for closing (if applicable)
- ___ *FHA Loans Only* – HUD Addendums signed by Buyer and Seller
- ___ CA loans (if applicable) Final Settlement Statement to be included in closed loan package.
- ___ Seller CD to be returned with closing package
- ___ **Any items mentioned on page 3 of the Instructions to Escrow/Title/Closing Agent**
(Termite Inspection, LOX's, etc)

WIRING INSTRUCTIONS

By signing this, you (the escrow agent) are confirming that the funds for settlement/disbursement from DAS Acquisition Company, LLC are to be wired to the following:

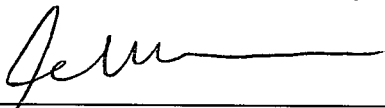
Company Name: Commerce Title Company, Inc.
Address: 1777 Reistertown Road
City: Pikesville
State/Zip: MD, 21208

ABA Number: 121000248
Account Number: 5529997933

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Lender. You shall be deemed to have accepted and be bound by these closing instructions if you fail to notify us to the contrary within **48** hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

By signing here, you acknowledge and accept the terms and conditions of this agreement.

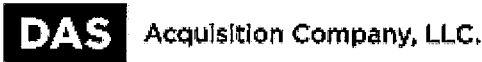
I hereby acknowledge receipt of these special instructions and agree to be bound by the terms contained herein.


Settlement Officer



ate 9/23/26





Payment Invoice

Pay online at <https://pay.dasacquisition.com/>

OR

Utilize these invoices to make your first payments.
For any questions, please contact your Loan Officer or
DAS Customer Service at (314) 628-2213 or email to:
Servicing@dasacquisition.com

Hadassah Aleksandra Domnitch Rafi Selevan 3410 PINKNEY RD, BALTIMORE, MD 21215-3715		Please Remit Payment to: DAS Acquisition Company, LLC Attn: Servicing 12140 Woodcrest Executive Drive Suite 150 St. Louis, MO 63141	
		INVOICE MUST ACCOMPANY PAYMENT	
DATE:	_____	Payment Due Date:	12/01/2026
AMT:	_____	Amount Due:	\$2,198.32
		If not received within 15 days from 12/01/2026 a late fee of \$88.39 will be charged.	
Loan Number: DMV062947024			

Hadassah Aleksandra Domnitch Rafi Selevan 3410 PINKNEY RD, BALTIMORE, MD 21215-3715		Please Remit Payment to: DAS Acquisition Company, LLC Attn: Servicing 12140 Woodcrest Executive Drive Suite 150 St. Louis, MO 63141	
		INVOICE MUST ACCOMPANY PAYMENT	
DATE:	_____	Payment Due Date:	11/01/2026
AMT:	_____	Amount Due:	\$2,198.32
		If not received within 15 days from 11/01/2026 a late fee of \$88.39 will be charged.	
Loan Number: DMV062947024			



LOAN APPLICANT'S ATTESTATION

Applicant(s): Hadassah Aleksandra Domnitch and Rafi Selevan

Property: 3410 PINKNEY RD
BALTIMORE, MD 21215-3715

By signing below, I/we attest that, since the date of my/our original loan application:

- 1. The status of my/our employment has not changed; all employment information stated on the original application remains true and accurate; and I have not received any notification from my employer indicating a change to my employment and/or income status.
- 2. I/we have not incurred any additional debt obligations, and all debt information stated on the application presented at closing remains true and accurate.

Hadassah Domnitch 9/23/26
Hadassah Aleksandra Domnitch DATE

Rafi Selevan 9/23/26
Rafi Selevan DATE

Loan Applicant's Attestation



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	DMV062947024	3410 PINKNEY RD, BALTIMORE, MD 21215-3715

BEFORE ME, the undersigned authority, a Notary Public in and for said COUNTY and State, on this day personally appeared, Rafi Selevan

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Rafi Selevan

as the name is signed on the note and/or security instrument is one and the same person as;

Rafi Selevan

as the name appears in various loan documents.

Rafi Selevan 9/23/26

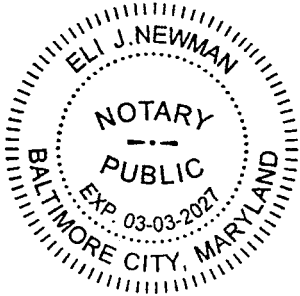
RAFI SELEVAN DATE

State of Maryland

County of BALTIMORE CITY

Signed and sworn to (or affirmed) before me on the 23 day of September, 2026 by RAFI SELEVAN.

Stamp



[Signature]

Signature of notarial officer

Title of office

My commission expires: _____

SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	DMV062947024	3410 PINKNEY RD, BALTIMORE, MD 21215-3715

BEFORE ME, the undersigned authority, a Notary Public in and for said COUNTY and State, on this day personally appeared, Hadassah Aleksandra Domnitch

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Hadassah Aleksandra Domnitch

as the name is signed on the note and/or security instrument is one and the same person as;

Hadassah Domnitch, Hadassah A Domnitch, Hadassah A Dommitich, Hadassah A Dommitich

as the name appears in various loan documents.

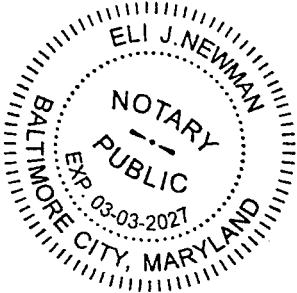

HADASSAH ALEKSANDRA DOMNITCH

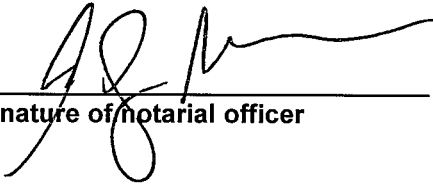
9/23/26
DATE

State of Maryland
County of BALTIMORE CITY

Signed and sworn to (or affirmed) before me on the 23 day of September, 2026 by HADASSAH ALEKSANDRA DOMNITCH.

Stamp




Signature of notarial officer

Title of office

My commission expires: _____



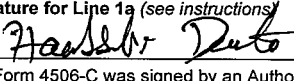
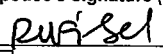
PLEASE NOTE NEW FORM IN LOAN PACKAGE FOR CLOSING

4506C REQUEST FOR TRANSCRIPT OF TAX RETURN, THE ATTESTATION BOX MUST BE CHECKED AND INCLUDE THE SIGNATURE FROM THE BORROWER. PLEASE MAKE SURE THAT THIS IS CHECKED BY THE BORROWER WHEN SIGNING LOAN CLOSING DOCUMENTS!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

EXAMPLE BELOW

- ☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C.**



Form 4506-C (October 2022)		Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return		OMB Number 1545-1872	
Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit www.irs.gov and search IVES.					
1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Hadassah	ii. Middle initial A	iii. Last name/BMF company name Domnitch	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 132-86-4515			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 2812 Damascus Ct Apartment E		b. City Baltimore	c. State MD	d. ZIP code 21209	
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Informative Research		ii. IVES participant ID number 0000301295	iii. SOR mailbox ID cortney123		
iv. Street address (including apt., room, or suite no.) 13030 Euclid St		v. City Garden Grove	vi. State CA	vii. ZIP code 92843	
5b. Customer file number (if applicable) (see instructions)		5c. Unique identifier (if applicable) (see instructions)			
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name DAS Acquisition Company, LLC				ii. Telephone number 314-628-2000	
iii. Street address (including apt., room, or suite no.) 12140 Woodcrest Executive Dr., Suite 150		iv. City Saint Louis	v. State MO	vi. ZIP code 63141	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript ☐ b. Account Transcript ☐ c. Record of Account ☒					
7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.) ☐					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a ☐ Line 2a ☐					
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2025 12 / 31 / 2024 12 / 31 / 2023 / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
☒ Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions) 		Date 9/23/26	Phone number of taxpayer on line 1a or 2a 561-558-3528	
	☐ Form 4506-C was signed by an Authorized Representative		☐ Signatory confirms document was electronically signed		
	Print/Type name Hadassah Aleksandra Domnitch				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a) 		Date 9/23/26		
	☐ Form 4506-C was signed by an Authorized Representative		☐ Signatory confirms document was electronically signed		
Print/Type name					

Catalog Number 72627P
For Privacy Act and Paperwork Reduction Act Notice, see page 2.

www.irs.gov



Form **4506-C** (Rev. 10-2022)

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



COMPLIANCE AGREEMENT

Borrower(s): **Hadassah Aleksandra Domnitch**
Rafi Selevan

Date: **September 23, 2026**

Loan Number: **DMV062947024**

Property Address: **3410 PINKNEY RD**
BALTIMORE, MD 21215-3715

Lender: **DAS Acquisition Company, LLC**

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) do hereby so agree and covenant as aforesaid in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan.

Dated effective this 23rd day of September, 2026.

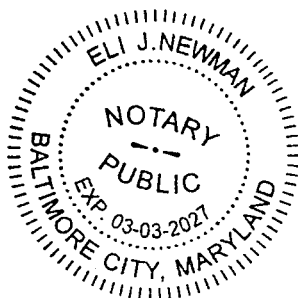
Hadassah Domnitch 9/23/26
HADASSAH ALEKSANDRA DOMNITCH DATE

Rafi Selevan 9/23/26
RAFI SELEVAN DATE

State of Maryland
County of BALTIMORE CITY

This record was acknowledged before me on the 23 day of September, 2026, by HADASSAH ALEKSANDRA DOMNITCH and RAFI SELEVAN.

Stamp



[Signature]
Signature of notarial officer

Title of office

My commission expires: _____



AFFIDAVIT OF OCCUPANCY

STATE OF MARYLAND
COUNTY OF Baltimore City
3410 PINKNEY RD
BALTIMORE, MD 21215-3715

}
} SS.

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: Hadassah Aleksandra Domnitch
Rafi Selevan

("Affiants") who, upon being duly sworn, depose and say as follows:

1.

Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
- [x]

1.1

Primary Residence: At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
- []

1.2

Second Home: At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
- []

1.3

Investment Property: Not owner occupied. Purchased as an investment to be held or rented.
- []

1.4

REFINANCES ONLY
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on
2.

Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause:
DAS Acquisition Company, LLC

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:
DAS Acquisition Company, LLC

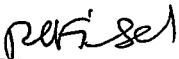
and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
3.

Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
4.

The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.


HADASSAH ALEKSANDRA DOMNITCH

9/23/26
DATE


RAFI SELEVAN

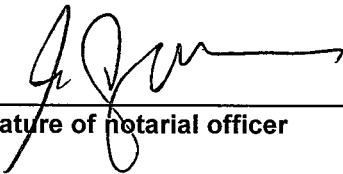
9/23/26
DATE



State of Maryland
County of BALTIMORE CITY

Signed and sworn to (or affirmed) before me on the 23 day of September, 2026 by HADASSAH ALEKSANDRA DOMNITCH and RAFI SELEVAN.

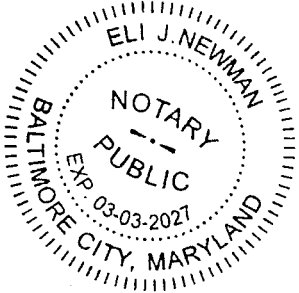
Stamp



Signature of notarial officer

Title of office

My commission expires: _____



Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Hadassah Aleksandra Domnitch

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop
(2) Who provided it:
If a HUD-approved agency, provide Housing Counseling Agency ID # _____
For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc
If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: _____
(3) Date of Completion _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid
(2) Who provided it:
If a HUD-approved agency, provide Housing Counseling Agency ID # _____
For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc
If not a HUD-approved agency, or unsure of HUD approval, provide name of the Housing Counseling Agency: _____
(3) Date of Completion _____ mm/dd/yyyy

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) ☐ I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:
• U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
• Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.



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Borrower Name (First, Middle, Last, Suffix) Hadassah Aleksandra Domnitch

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Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Rafi Selevan

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

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☒ NO ☐ YES

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PAYMENT SCHEDULE SUMMARY

**Borrower(s): Hadassah Aleksandra Domnitch
Rafi Selevan**

Date: **September 23, 2026**

Loan Number: **DMV062947024**

Property Address: **3410 PINKNEY RD**
BALTIMORE, MD 21215-3715

Lender/Broker: DAS Acquisition Company, LLC

Loan Originator: **Sam Rosenblatt**

License #: 227262
NMLS #: 227262

License #: 75844
NMLS #: 75844

Payment Schedule:

Number of Payments	*Amount of Payments	Payments Are Due Beginning	Number of Payments	*Amount of Payments	Payments Are Due Beginning
359 1	\$1,767.95 \$1,767.18	11/01/2026 10/01/2056			

*Includes mortgage insurance premiums, excludes taxes, hazard insurance and flood insurance.



ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Hadassah Domnitch 9/23/26
HADASSAH ALEKSANDRA DOMNITCH DATE

Rafi Selevan 9/23/26
RAFI SELEVAN DATE



TAX INFORMATION FORM

USE TYPE ONLY
DATE: 09/23/2026

SERVICES: "B" DELINQUENCY REPORT
"C" TAX BILL PROCUREMENT
BRANCH:

LENDER: DAS Acquisition Company, LLC,
415 S Talbot St., Saint Michaels MD 21663
410-375-4447

LOAN AMOUNT: 280,000.00
TERM OF LOAN: 360
LOAN NUMBER: DMV062947024
BORROWER: Hadassah Aleksandra Domnitch Rafi Selevan
TYPE OF SERVICE:
FEE:

PROPERTY ADDRESS: 3410 PINKNEY RD
CITY/STATE: BALTIMORE, MD 21215-3715

CLOSING AGENT TO COMPLTE THE FOLLOWING:
PAYMENT FREQUENCY: [] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

FORMER OWNER:Purple Dog LLC

TYPE OF TAX	TAXING AUTHORITY	ID#	NEXT DATE DUE	DELQ. DATE	EST. AMT. DUE	TAX LAST PAID	AMT. LAST PAID
STATE/COUNTY	MD/ Baltimore City	27-22-4350-005	Dec 1, 2026	Jan 1, 2027	1,743.25	at closing	3,486.50
CITY/TOWN			July 1, 2027	Dec 1, 2027	3,717		
SCHOOL							
OTHER							

SPECIAL ASSIGNMENTS: NO / YES
IF YES, TYPE _____ NUMBER _____ BOOK _____ PAGE _____

ANY TAX BILL DUE WITHIN 60 DAYS OF CLOSING: AGENT WILL WITHHOLD ESCROW TO PAY BILL AND WILL FORWARD PAID RECEIPT TO LENDER. IF THIS IS NOT COMPLIED WITH, LENDER WILL CHARGE AGENT FOR ANY DELINQUENT PENALTIES.

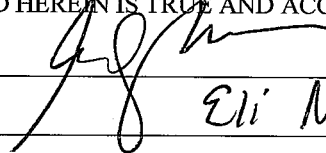
WE, THE ENCLOSED AGENT HAVE WITHHELD 3,486.50 TO PAY 2026-27 / State & County (YEAR/TYPE)
WE, THE ENCLOSED AGENT HAVE WITHHELD Na AND HAVE FORWARDED THESE FUNDS
TO LENDER FOR ESCROW OF THE Na (YEAR/TYPE)

CLOSING AGENT:Commerce Title Company, Inc.

ADDRESS: 1777 Reistertown Road
Pikesville, MD 21208
PHONE NUMBER: 410-653-4004

ESCROW/FILE #: CTC-81806

CLOSING AGENT CERTIFICATION:
I HEREBY CEERTIFY THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND ACCURATE.

BY: 
Eli Newmon, President
NAME/TITLE

9/23/26
DATE:

PLEASE ATTACH LEGAL DESCRIPTION, PAID RECEIPT OF TAX BILL AND/OR TAX BILL



TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY AND SIGNED BY SAME.

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show **only** all taxing authority where we are escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: Eli Newman

DATE LOAN CLOSED: September 23, 2026

TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [] Yes [x] No

LOAN # DMV062947024

BORROWER(S) NAME: Hadassah Aleksandra Domnitch
Rafi Selevan

TAXES FOR CURRENT YEAR LISTED IN NAME OF: Purple Dog LLC

PROPERTY ADDRESS: 3410 PINKNEY RD
BALTIMORE, MD 21215-3715

CURRENT TAX ASSESSMENT BASED ON:

[] ACREAGE [] VACANT [] PARTIAL CONSTRUCTION [] COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____

MAP _____ UNIT# _____ TWNSHP _____ RANGE _____

SUBDIVISION _____

METES & BOUNDS [] YES [] NO

TYPE OF TAX County Tax

CURRENT TAXES PAID THRU DATE 06/30/2024

NEXT AMOUNT DUE \$1,743.24

PAYMENT FREQUENCY:

[] ANNUAL [x] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS:

Baltimore County MD - City
700 Holliday Street
Baltimore, MD 21202

LAST AMOUNT PAID 3,486.50

NEXT DUE DATE 07/01/2027

-THIS AMOUNTS IS [☒] ESTIMATE [] ACTUAL

PARCEL/PROPERTY ID/TMS #

27224350 005

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX _____

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS:

LAST AMOUNT PAID _____

NEXT DUE DATE _____

-THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX _____

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS:

LAST AMOUNT PAID _____

NEXT DUE DATE _____

-THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #



TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	-THIS AMOUNTS IS [] ESTIMATE [] ACTUAL
PAYMENT FREQUENCY:	
[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL	
TAXING AUTHORITY NAME & ADDRESS:	PARCEL/PROPERTY ID/TMS # _____
_____	PARCEL/PROPERTY ID/TMS # _____
_____	_____
_____	_____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	-THIS AMOUNTS IS [] ESTIMATE [] ACTUAL
PAYMENT FREQUENCY:	
[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL	
TAXING AUTHORITY NAME & ADDRESS:	PARCEL/PROPERTY ID/TMS # _____
_____	PARCEL/PROPERTY ID/TMS # _____
_____	_____
_____	_____

SETTLEMENT AGENT



Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification

Printed Name: Hadassah Aleksandra Domnitch	Date of Birth: January 27, 1998	Social Security Number: 132-86-4515
---	------------------------------------	--

Reason for authorizing consent: (Please select one)

☒ To apply for a mortgage	☐ To apply for a loan	☐ To meet a licensing requirement
☐ To open a bank account	☐ To open a retirement account	☐ Other
☐ To apply for a credit card	☐ To apply for a job	

With the following company ("the Company"):

Company Name: DAS Acquisition Company, LLC

Company Address: 12140 Woodcrest Executive Drive, Ste 150, Saint Louis, MO 63141

The name and address of the Company's Agent (if applicable):

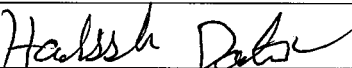
Agent's Name: Automation Research, Inc.

Agent's Address: 1651 NW Professional Plaza, Columbus, OH 43220

I authorize the Social Security Administration to verify my SSN (to match my name, SSN, and date of birth with information in SSA records and provide the results of the match) to the Company or Company's Agent, if applicable, for the purpose I identified. I also authorize SSA to disclose the basis for a no-match to the Company and/or Company Agent, when it is a Permitted Entity as defined by section 215 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. I am the individual to whom the SSN was issued or the parent or legal guardian of a minor or legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature: 	Date Signed: 9/23/26
--	----------------------

Relationship (if not the individual to whom the SSN was issued):

Privacy Act Statement Collection and Use of Personal Information Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information, which we will use to verify your Social Security Number to a company or company's agent. Providing this information is voluntary, but not providing such may prevent us from assisting you with the request. As law permits, we may use and share the information you submit, including with other Federal agencies, contractors, and others, as outlined in the routine uses within System of Records Notice 60-0058, available at www.ssa.gov/privacy. The information you submit may also be used in computer matching programs for Federal benefits eligibility and to recoup debts under these programs.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take about 20 minutes to read the instructions, gather the facts, and answer the questions. **Send only comments regarding this burden estimate or any other aspect of this collection, including suggestions for reducing this burden to:** SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.

..... TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification

Printed Name: Rafi Selevan	Date of Birth: September 11, 1997	Social Security Number: 158-02-6403
--------------------------------------	---	---

Reason for authorizing consent: (Please select one)

☒ To apply for a mortgage	☐ To apply for a loan	☐ To meet a licensing requirement
☐ To open a bank account	☐ To open a retirement account	☐ Other
☐ To apply for a credit card	☐ To apply for a job	

With the following company ("the Company"):

Company Name: **DAS Acquisition Company, LLC**

Company Address: **12140 Woodcrest Executive Drive, Ste 150, Saint Louis, MO 63141**

The name and address of the Company's Agent (if applicable):

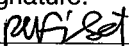
Agent's Name: **Automation Research, Inc.**

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This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature: 	Date Signed: 9/23/25
---	--------------------------------

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NOTICE TO NUMBER HOLDER

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THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Tax Identification Number (SSN): 132-86-4515

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

Second Document List –	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
☐ Social Security Card	U.S. Govt			
☐ Government Issued Visa				
☐ Non-U.S./Canadian Driver License				
☐ Most Recent Signed Tax Returns ¹	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements ¹				
☐ Paycheck stub with name ¹				
☐ Most Recent W-2 ¹				
☐ Home/car/renter insurance papers				
☐ Recent utility bill				

Comments: _____

Title Processor
Printed Title



[illegible]

Borrower's Certification & Authorization

Tax ID: 43-1918759

Certification

The undersigned certify the following:

1.

I/We have applied for a mortgage loan from **DAS Acquisition, Co. LLC** and/or its assigns or subsidiaries
In applying for the loan:
I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2.

I/We understand and agree that **DAS Acquisition, Co. LLC** and/or its assigns or subsidiaries reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1.

I/We have applied for a mortgage loan from **DAS Acquisition, Co. LLC** and/or its assigns or subsidiaries.
As part of the application process, **DAS Acquisition, Co. LLC** and/or its assigns or subsidiaries may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2.

I/We understand and agree that **DAS Acquisition, Co. LLC** and/or its assigns or subsidiaries reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution. This includes salary information past and present from employer directly in writing, verbally, or using Work Number service without a key number being required.
3.

DAS Acquisition, Co. LLC and/or its assigns or subsidiaries or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4.

A copy of this authorization may be accepted as an original.
5.

Your prompt reply to **DAS Acquisition, Co. LLC** and/or its assigns or subsidiaries or the investor that purchased the mortgage is appreciated.

Hadassah Aleksandra Domnitch

Hadassah Aleksandra Domnitch

9/23/26

Date

Rafi Selevan

Rafi Selevan

9/23/26

Date



Borrower's Authorization & Certification

MARYLAND DISBURSEMENT
AUTHORIZATION

Borrower(s): Hadassah Aleksandra Domnitch
Rafi Selevan

Date: September 23, 2026

Loan Number: DMV062947024

Property Address: 3410 PINKNEY RD
BALTIMORE, MD 21215-3715

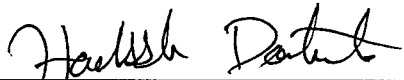
Lender: DAS Acquisition Company, LLC

Pursuant to the Maryland Real Property Code (Md. Real Prop. Code §4-106(b)(2)), the lender may deliver net proceeds, deducting charges, interests, expenses, or advance escrow and charges due from the borrower, if the following conditions are met:

- (1) The charges, interests, expenses, and other deductions listed above have been agreed upon in advance, in writing; and
- (2) The lender provides a schedule of the deductions along with the net proceeds delivered.

Accordingly, for the purposes of authorizing the above-named Lender to deliver net proceeds, the undersigned Borrower ("we," "us" and "our") hereby acknowledge and agree that:

- (1) We agree upon the charges, interests, expenses, advance escrow and charges due from us in connection with the mortgage loan made to us by the Lender and secured by the above-referenced Property, as evidenced by our signatures below; and
- (2) The Lender has provided to us a schedule of the above-referenced deductions, a copy of which is attached hereto.


HADASSAH ALEKSANDRA DOMNITCH

9/23/26
DATE


RAFI SELEVAN

9/23/26
DATE



Notice to Borrower(s)

MONTHLY ESCROW PAYMENTS ARE SUBJECT TO SIGNIFICANT INCREASES WHEN FINANCING NEW CONSTRUCTION

Your initial escrow deposit and monthly escrow payments are determined in accordance with the Real Estate Settlement Procedures Act of 1974 and its implementing regulations (RESPA). These RESPA requirements may cause significant increases to occur in required escrow payments during the first few years of a loan, particularly with loans to finance new construction.

Your initial escrow deposit and monthly payment amounts are generally based on the most recent assessment of your property value. With newly constructed homes, the assessment may be based on unimproved or partially improved property (the construction of your home had not been started or was not fully completed). As a result, the amount of property taxes due in the first year and possibly beyond may be less than in future years. Your loan servicer will analyze your account at least annually to determine whether your escrow account has sufficient funds and to determine whether a change in your monthly escrow payment is required.

The undersigned borrower(s) acknowledge(s) that I/we have read and understand this notice.

Please select your preference for the preparation of your Escrow Account. Your selection is subject to the investor requirements, and if for any reason your preference is not an acceptable option for the investor, you will be notified prior to closing.

Lot Only _____

Lot and Improvements (Estimated) _____

Hadassah Domnitch 9/23/26
Hadassah Aleksandra Domnitch Date

Rafi Selevan 9/23/26
Rafi Selevan Date

New Construction Tax Escrow Disclosure





INSURANCE BINDER

DATE (MM/DD/YYYY)
09/16/2026

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON PAGE 2 OF THIS FORM.

AGENCY Herman E. Wealcatch, Inc. 37 Walker Avenue Suite 200 Pikesville MD 21208		COMPANY Liberty Mutual Group	BINDER # OF5512180
PHONE (A/C, No, Ext): (410) 653-3053 FAX (A/C, No): (410) 653-5116		DATE EFFECTIVE TIME DATE EXPIRATION TIME 09/23/2026 12:01 09/23/2027 12:01 AM NOON	
CODE: SUB CODE:		THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY #:	
AGENCY CUSTOMER ID: 00008451		DESCRIPTION OF OPERATIONS / VEHICLES / PROPERTY (Including Location)	
INSURED AND MAILING ADDRESS Rafi Selevan & Hadassah Aleksandra Domnitch 3410 Pinkney Road Baltimore MD 21215		LOC #0001 3410 Pinkney Road Baltimore, MD 21215	

COVERAGES

LIMITS

TYPE OF INSURANCE	COVERAGE / FORMS	DEDUCTIBLE	COINS %	AMOUNT
PROPERTY CAUSES OF LOSS ☐ BASIC ☐ BROAD ☒ SPEC ☒ HO3	Dwelling with 125% guaranteed replacement cost	1,000.00		600,000.00
GENERAL LIABILITY ☐ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE ☐ OCCUR	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE DAMAGE TO RENTED PREMISES MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	\$ \$ \$ \$ \$ \$	
VEHICLE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY		COMBINED SINGLE LIMIT BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE MEDICAL PAYMENTS PERSONAL INJURY PROT UNINSURED MOTORIST	\$ \$ \$ \$ \$ \$ \$	
VEHICLE PHYSICAL DAMAGE DED ☐ COLLISION: ☐ OTHER THAN COL:	☐ ALL VEHICLES ☐ SCHEDULED VEHICLES	ACTUAL CASH VALUE STATED AMOUNT	\$ \$	
GARAGE LIABILITY ☐ ANY AUTO		AUTO ONLY - EA ACCIDENT OTHER THAN AUTO ONLY: EACH ACCIDENT AGGREGATE	\$ \$ \$ \$	
EXCESS LIABILITY ☐ UMBRELLA FORM ☐ OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE AGGREGATE SELF-INSURED RETENTION	\$ \$ \$	
WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY		PER STATUTE E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	\$ \$ \$ \$	
SPECIAL CONDITIONS / OTHER COVERAGES	ANNUAL PREMIUM \$1,678 IS DUE AT CLOSING Binder is subject to closing **MAKE CHECK PAYABLE TO LIBERTY MUTUAL & mail to HEW, 37 Walker Ave, Ste 200, Pikesville, MD 21208	FEES TAXES ESTIMATED TOTAL PREMIUM	\$ \$ \$	

NAME & ADDRESS

DAS Acquisition Co., LLC ISAOA/ATIMA 12140 Woodcrest Executive Dr., Ste 150 Saint Louis MO 63141	ADDITIONAL INSURED	LOSS PAYEE	☒ MORTGAGEE
	LENDER'S LOSS PAYABLE		
	LOAN #: DMV062947024 AUTHORIZED REPRESENTATIVE		



DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 02-28-2027

SECTION I - LOAN INFORMATION				
1. LENDER/SERVICER NAME AND ADDRESS DAS Acquisition Company, LLC 12140 Woodcrest Executive Dr Suite 150 St Louis, MO 63141		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 3410 PINKNEY RD BALTIMORE, MD 21215 Borrower: Domnitch, Hadassah		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER DMV062947024	5. AMOUNT OF FLOOD INSURANCE REQUIRED		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name BALTIMORE, CITY OF	2. County(ies) BALTIMORE CITY	3. State MD	4. NFIP Community Number 240087	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 240087 0001F	2. NFIP Map Panel Effective/Revised Date 06/16/21	3. Is there a Letter of Map Change (LOMC)? ☒ NO ☐ YES (if yes, and LOMC date/no. is available, enter date and case no. below).		
4. Flood Zone X	5. No NFIP Map	Date Case No.		
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)				
1. ☒ Federal Flood Insurance is available (community participates in the NFIP). ☒ Regular Program ☐ Emergency Program of NFIP				
2. ☐ Federal Flood Insurance is not available (community does not participate in the NFIP).				
3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date: _____				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V") ? ☐ YES ☒ NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.				
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
E. COMMENTS (Optional)				
THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE. CENSUS DATA: St: 24 Co: 510 MSA: 12580 Tract: 2720.03 Alt-Tract: 24510272003				
F. PREPARER'S INFORMATION				
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772		DATE OF DETERMINATION 09/02/26 at 08:00 AM CDT FloodCert #: 2609033878 *** LIFE-OF-LOAN ***		



DO NOT REMIT PAYMENT IN RESPONSE TO THIS FEE PAGE.

FloodCert #	2609033878
Loan Number:	DMV062947024
Fee:	\$7.00



NOTICE TO BORROWER NOT IN SPECIAL FLOOD HAZARD AREA

Borrower: Domnitch, Hadassah

Loan #: DMV062947024

Property Location: 3410 PINKNEY RD
BALTIMORE, MD 21215

This Notice Date is as of: 09/02/26

National Flood Insurance Program (NFIP) Community: BALTIMORE, CITY OF

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, your home may be near an SFHA. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

<u>DFI Sel</u>	<u>9/23/26</u>
Borrower/Applicant	Date
<u>Hadassah Domnitch</u>	<u>9/23/26</u>
Borrower/Applicant	Date
_____	_____
Borrower/Applicant	Date

_____	_____
Borrower/Applicant	Date
_____	_____
Borrower/Applicant	Date
_____	_____
Borrower/Applicant	Date



HETER ISKA

Date:	9.22.26
Receiver Name:	Hadassah Aleksandra Domnitch
Receiver Address:	3410 Pinkney Rd., Baltimore, MD 21215
Loan ID. #	DMV062947024
Loan Date:	9.23.26

Re: Heter Iska Offer

1) Offer, Acceptance and Modification:

This Iska Offer constitutes an offer by the Provider to the Receiver to enter into the agreement as described herein. Acceptance of this offer by the Receiver must be in writing. Any modifications proposed by the Receiver shall not form part of the agreement unless expressly accepted in writing by the Provider.

2) Key Definitions:

As used in this Document,

"Beth Din" refers to an Orthodox Jewish rabbinic court affiliated with, or approved by, KFI.

"Iska" and "Iska Agreement" refer to this Heter Iska Offer.

"KFI" shall mean KFIC INC., dba the Kosher Financial Institute, a New York corporation.

"Loan Agreement" refers to the Loan and Security Agreement, along with any related documents, entered into between the Provider and the Receiver pertaining to the Loan ID referenced above.

"Provider" refers to DAS Acquisition Company, LLC dba USA Mortgage.

"Receiver" is the individual indicated above.

"Ribbis" means the interest charged on loans.

"Transaction" pertains to the loan transaction referenced by the Loan Agreement.

3) Iska Investment:

The undersigned parties agree that, to the extent the Transaction may violate the laws of Ribbis, it shall be structured and, where applicable, restructured as an Iska, pursuant to the laws of Heter Iska and the applicable terms set forth in this Iska. Accordingly, all funds advanced by the Provider, referred to in the Loan Agreement as the loan, are provided to the Receiver in exchange for a proportionate stake in the Receiver's Halachically permissible investments deemed most beneficial to the Provider.

4) **Conciliation:**

- a) To align the Iska payment terms with the Loan Agreement, the parties agree that the Receiver may avoid the mandatory Profit and Loss Verification requirements outlined below, provided all payments (referred to as "Conciliatory payments") are made in full according to the Loan Agreement's schedule and terms. Upon completion of these payments, the Receiver shall be entitled to any profits exceeding the stipulated payment amount.
- b) Any deductions of principal, points, interest, fees, or funds advanced in escrow that violate Jewish law regarding interest shall reduce the principal balance of this Iska. Nonetheless, the Conciliatory payments described in this Paragraph shall remain equal to the total amount due under the Loan Agreement.

5) **Profit and Loss Verification:**

Any claim of an Iska investment loss or lack of profits by the Receiver shall proceed as follows:

- a) The Receiver must notify the Provider and KFI by certified mail within 7 days following any default of payment due pursuant to the Loan Agreement, indicating the lack of profit and/or loss of principal and its intent to verify its claim (the "Notice of Exemption"), time being of the essence. If no such notification is made within the above timeframe, no such claim of loss or lack of profit by the Receiver shall be valid or admissible.
- b) The Receiver's claim of any principal loss will not be valid or accepted unless the claim is **verified** by two valid witnesses as defined by Jewish law. The Receiver bears the responsibility of verifying the amount of profit by giving testimony under **severe oath** before and under conditions acceptable to Beth Din.
- c) All claims, whether concerning the loss of principal or confirming profit, must be verified within ninety (90) days of defaulting on any scheduled payments pursuant to the Loan Agreement, subject to additional time if required by Federal or applicable State law. Time being of the essence, and if no such compliant verification had been made within the above time frame, no such claim by the Receiver shall be valid or admissible as evidence and the claim shall have no force or effect. Failure to notify, or verify a claim of loss or profit in the time specified shall be deemed an admission that sufficient profits have been generated and that the Provider shall be entitled to a sum equal to the principal, interest, fees, and all other obligations of the Receiver under the Loan Agreement.
- d) The parties agree that all the evidence presented shall be under the sole and exclusive jurisdiction of a distinguished Beth Din, and such proceeding must be in the presence of the Provider or its designated representative.
- e) The Provider reserves the right, in the event of a loss or lack of profit claim by the Receiver, to demand immediate and full repayment of the remaining Iska principal balance, per the acceleration clause outlined in the Loan Agreement. Moreover, the Provider is entitled to exercise its foreclosure rights, pursuant to the Loan Agreement, unless and until the Receiver has met the verification requirements specified within this Iska agreement.

- f) Upon successfully fulfilling all Notification and Verification requirements specified within this Iska Agreement, the Receiver shall be entitled to 1% of the profits, while the Provider shall receive 99% of all profits arising from said investment, including the value derived from the use of any real estate. Likewise, losses sustained from the investment shall be allocated to the Provider only if all obligatory Notification and Verification requirements have been properly fulfilled. Even so, under no circumstances shall the Provider's liability exceed the amount originally invested.
- g) The principal and profits shall be remitted to the Provider pursuant to the payment schedule outlined in the Loan Agreement. Any principal payments made by the Receiver shall be construed as a pro-rata repurchase of the Provider's share in the Iska investment.

6) Co-signer co-borrower guarantor:

It is agreed that any transactions concerning a co-signer or co-borrower that violate the Jewish laws of Ribbis shall also be structured as an Iska, pursuant to this Iska Agreement.

7) Repayment, Selling the Loan Agreement:

To terminate the Iska upon selling the Loan Agreement (Promissory Note) to the secondary market, the Receiver hereby appoints the Provider to act on its behalf to secure a loan from a party not subject to the laws of Ribbis (Substitute Provider) in a manner that does not contravene any Ribbis laws. The Provider shall accept the funds procured to pay off the Iska. Thus, the Receiver will owe the Substitute Provider and be fully bound by the Loan Agreement with this Iska no longer being attached to it. In this event, all Iska terms will cease, and: Receiver shall be obligated to said Substitute Provider under the terms and conditions specified in the Loan Agreement, including being obligated to pay all amounts owed under such Loan Agreement.

It is agreed that any surplus funds from the loan will be retained by the Provider as compensation for their efforts and brokerage service.

8) Mutual Representations and Warranties:

- a) Each party hereto represents and warrants to the other party as of the date hereof (which representations and warranties shall survive the execution and delivery of this Agreement) as set forth below:
- b) Power and Authority. Each party hereto represents to the other party, on its own respective behalf, that (i) it has full power and authority to enter into this Iska Agreement, to incur the obligations as contemplated hereby, and to carry out the provisions of this Iska Agreement; and (ii) it has taken all action necessary for the execution and delivery of this Iska Agreement and for the performance of each of its obligations hereunder, as evidenced by corporate resolution(s) or other authorization.
- c) Enforceability. Each party hereto represents to the other party, on its own behalf, that upon execution by each of the parties hereto, this Iska Agreement shall be the legal, valid and binding obligations of such party and shall be enforceable against such party in accordance with their respective terms.

9) Arbitration:

Any dispute or controversy arising out of or relating to the interpretation or validity of this Iska Agreement shall, to the extent permitted by law, be determined by arbitration administered by Beth Din in accordance with Jewish Law. Judgment upon any award rendered in such arbitration will be binding and may be entered in any court having jurisdiction thereof.

10) Entire agreement:

This Iska Agreement shall supersede any and all prior or contemporaneous agreements, written or oral, between the parties hereto with respect to the subject matter contained herein. In case of conflict between any of the terms and conditions of this Iska Agreement and the Loan Agreement, the terms and conditions of the Iska Agreement shall control and prevail. All terms and conditions contained in the Loan Agreement, including but not limited to the payment amount, term, and method, which do not contradict this Iska Agreement, are hereby incorporated by reference and made a part hereof. Furthermore, the terms of this Iska Agreement shall not supersede any Jewish law-compliant Iska personally signed between the Provider and Receiver.

11) Binding agreement:

- a) It is expressly agreed that if, for any reason, the Provider or Receiver is not familiar with the Iska concept, the Iska terms will nonetheless prevail, and each party shall enjoy all rights and bear all obligations assigned to the Provider or Receiver under this Iska Agreement.
- b) If any part, term or provision of this Iska Agreement is determined to be invalid, illegal or unenforceable for any reason, such determination shall not affect the remainder of this Iska Agreement, which shall continue to be in force.

12) Law:

The terms of this Agreement have been finalized through an Agav Sudar binding procedure, as set forth by sages of blessed memory, before a distinguished Rabbinical Court; unlike a simple assurance and unlike a standard form of contract; it is all confirmed and established.

[Remainder of page intentionally left blank]

This offer shall remain open and in full force unless and until it is formally rescinded by the Provider.

Please sign and date this letter on the spaces provided below to acknowledge your acceptance of Provider's offer on the terms set forth in this letter.

DAS Acquisition Company, LLC dba USA Mortgage

Danielle Poch	COO
Print Name:	Title:
Danielle Poch	Date: 9 / 22 / 2026
Authorized Signature:	

By my execution of this letter, I accept the Heter Iska Offer and all of the terms and conditions above.

Receiver

	Date: 9 / 23 / 26
Signature:	

(Co-signer/co-borrower/guarantor)

Rafi Isaac Selevan	3410 Pinkney Rd., Baltimore, MD 21215
Name:	Address:
	Date: 09 / 23 / 26
Signature:	

Post-Funding / Correspondent Iska Execution.

To convert an existing loan into an Iska, where this Iska is executed after origination, originated by a correspondent broker, or acquired by the Provider, an additional wet signature by the DAS Acquisition Company, LLC dba USA Mortgage is required.

Print Name:	Title:
	Date: / /
Authorized Signature:	

COMMERCE TITLE COMPANY

COMMERCENTRE WEST

1777 REISTERSTOWN ROAD, SUITE 200

BALTIMORE, MARYLAND 21208

Phone (410) 653-4004 | Fax (410) 653-4058

Revised January 15, 2015

COMMERCE TITLE COMPANY, INC.

PRIVACY POLICY NOTICE

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Commerce Title Company Inc.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

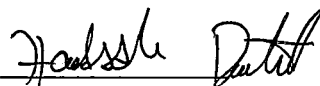
We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Sign here: 

Sign here: 

 OLD REPUBLIC TITLE	
FACTS	WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

	Go to www.oldrepublictitle.com (Contact Us)
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Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy
How does Old Republic Title collect my personal information?	We collect your personal information, for example, when you: • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • <i>Old Republic Title doesn't jointly market.</i>

Affiliates Who May be Delivering This Notice				
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.
Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company
Old Republic Title Company	Old Republic Title Company of Conroe	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon
Old Republic Title Company of St. Louis	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.
Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC	



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

RECEIPT OF PRIVACY POLICY ACKNOWLEDGEMENT

File #: CTC-81806

Property Address: 3410 Pinkney Road, Baltimore, MD 21215

I/We acknowledge that we have received a copy of Old Republic National Title Insurance Company's Privacy Policy.

RF Seel
Signature

9/23/26
Date

Harold Davis
Signature

9/23/26
Date



OLD REPUBLIC INSURANCE GROUP



Old Republic National Title Insurance Company

MD-STATUTORY NOTICE AND ACKNOWLEDGEMENT

File #: CTC-81806

Borrower(s): Rafi Isaac Selevan and Hadassah Aleksandra Domnitch

Property Address: 3410 Pinkney Road, Baltimore, MD 21215

Lender's Policy: \$971.00

Owner's Policy: \$2,320.30

Lender to be insured: DAS Acquisition Company, LLC ISAOA/ATIMA

Name of Title Insurance Company: Old Republic National Title Insurance Company

With respect to the real estate transaction involving our purchase of the above property and the making of a purchase money mortgage by us on the property and in accordance with Insurance Article §22-103 of the Annotated Code of Maryland as amended, we have been notified by our settlement agent of the following:

1. The Lender in the captioned transaction has requested a loan policy of title insurance to be issued by Old Republic National Title Insurance Company under which the Lender will be insured as mortgagee of this property. The policy issued to the Lender will be for the amount of the mortgage.
2. We as buyers of the property have a right to obtain simultaneous title insurance, an owner's policy, issued in our favor. The owner's policy, if issued, will be in the full amount of the purchase price we paid for the property. The additional cost for obtaining an owner's policy of title insurance is set forth below and has been disclosed to us by the settlement agent.
3. We understand that the Title Insurance Commitment or Sample of the Form Policy into which the contingencies and conditions for insuring will be inserted:
 - a. does constitute a statement of the terms and conditions on which the title insurer is willing to issue its policy of title insurance if the tile insurer accepts a premium for the policy;
 - b. is not a representation as to the state of title; and
 - c. does not constitute an abstract of title.
4. There are two separate and distinct forms of owner's policies of title insurance available for our purchase:
 - a. ALTA Owner's Policy of Title Insurance (basic).
 - b. ALTA Homeowner's Policy of Title Insurance (enhanced).Either owner's policy when issued will be subject only to contingencies and conditions contained in the title insurance binder or commitment which has been provided to us. We have the right to review a sample of each form of owner's policy in which said contingencies and conditions will appear.
5. The policy described at 4.a. above will be issued at the Company's regular current rates for an owner's policy. The cost for an ALTA Owner's Policy of Title Insurance and simultaneously issued lender's policy is detailed in OPTION 1 below. The ALTA Homeowner's Policy which gives extended coverage of certain matters will be issued for an additional premium. The cost for an ALTA Homeowner's Policy of Title Insurance and simultaneously issued lender's policy is detailed in OPTION 2 below.
6. Either owner's policy of title insurance will be effective upon payment of the additional premium described and upon the delivery and recordation of the Deed from the seller to buyer.

WE HEREBY ACKNOWLEDGE receipt of this Notice prior to the disbursement of any funds. We direct Old Republic National Title Insurance Company, through its policy-issuing agent, as follows:

OPTION 1: ☒ Issue Loan Policy and ALTA Owner's Policy of Title Insurance (basic).
The premium for the Owner's Policy and simultaneously issued Loan Policy will be \$_____.

OPTION 2: ☐ Issue Loan Policy and ALTA Homeowner's Policy of Title Insurance (enhanced).
The premium for the Homeowner's Policy and simultaneously issued Loan Policy will be \$_____.

OPTION 3:

Issue Loan Policy only; we decline to purchase owner's title insurance.
The premium for the Loan Policy will be \$_____.

refused

Borrower

9/23/26

Date

Hachshi Daul

Borrower

9/23/26

Date



Old Republic National Title Insurance Company
Notice of Availability of Title Insurance Discount Rates
Purchase Transaction

If you are purchasing property from a party who holds an owner's title insurance policy or a signed HUD-1 settlement statement evidencing the purchase of an owner's title insurance policy, you may be eligible for a reissue rate on your purchase of an Owners title insurance policy for this transaction. The policy or the required evidence of the policy must be presented to the title insurance agent prior to the closing or at the time the transaction is closed.

The prior policy must be for property identical to the property in this transaction.

The reissue rate is sixty percent (60%) of the published rates in force for the original insurance. The reissue rate applies up to the face amount of the prior owner's title insurance policy. If eligible, this would mean a forty percent (40%) discount up the amount of the prior owner's title insurance policy.

If you have any questions regarding the requirements for the re-issue rate you are encouraged to contact the title insurance agent for guidance.

I /We understand and acknowledge that it is our responsibility to provide the owner's title insurance policy or signed HUD-1 settlement statement to the title insurance agent in order to be eligible for the re-issue rate discount.

Habshah Dantel
Borrower/Purchaser of title insurance

9/23/26
Date

poFrel
Borrower/Purchaser of title insurance

9/23/26
Date