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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	9/18/2026
Closing Date	9/18/2026
Disbursement Date	9/21/2026
Settlement Agent	Legacy Settlement Services
File #	2026-267-HL
Property	3104 Dillon St Baltimore, MD 21224
Sale Price	$300,000

Transaction Information

Borrower	Judaea Simone 706 Hammond Branch Rd Apartment 203 Odenton, MD 21113
Seller	Justin Zachary Frank 3104 Dillon St Baltimore, MD 21224
Lender	Mortgage Research Center, LLC dba Veterans United Home Loans

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☐ FHA ☒ VA ☐ _____
Loan ID #	400226111229747
MIC #	13-13-6-0813434

Loan Terms		**Can this amount increase after closing?**
Loan Amount	$306,450	NO
Interest Rate	6.375 %	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,911.85	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$1,911.85
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	599.30
Estimated Total Monthly Payment		$2,511.15

Estimated Taxes, Insurance & Assessments		This estimate includes	In escrow?
Amount can increase over time	$599.30 Monthly	☒ Property Taxes	SOME
See page 4 for details		☒ Homeowner's Insurance	YES
		☐ Other:	
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$6,989.44	Includes $7,150.00 in Loan Costs - $160.56 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$416.33	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*