

File No./Escrow No.: TCE-414514-
MD

Loan No.: 50014938

ALTA Universal ID

Printed Data & Time:

09/11/2026

Officer/Escrow Officer:

Settlement Agent:

Title Clearing & Escrow, LLC

Settlement Location:

6102 S. Memorial Drive Tulsa, OK 74133



Property Address:

4624 MARY AVE Baltimore, MD 21206

Buyer: Abdelazize Khalisse

Seller: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for Ibis Holdings A Trust

Lender:

Settlement Date: 9/21/2026

Disbursement Date: 9/21/2026

Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$128,000.00	Sale Price of Property	\$128,000.00	
		Sale Price of Any Personal Property Included in Sale		
		Deposit		\$2,000.00
		Loan Amount		
		Existing Loan(s) Assumed or Taken Subject to		
		Prorations/Adjustments		
		City/Town Taxes from 9/21/2026 to 6/30/2027	\$2,752.89	
	\$2,752.89	City/Town Taxes from 9/21/2026 to 6/30/2027		
		Loan Charges		

		Impounds		
		Title Charges & Escrow / Settlement Charges		
		Title - Commitment Fee to Title Clearing & Escrow, LLC	\$225.00	
\$40.00		Title - Courier Fee to Title Clearing & Escrow, LLC		
		Title - Courier/Wire/Postage Fee (Bundled) to Title Clearing & Escrow, LLC	\$80.00	
Handwritten		Title - Lien Cert to Title Clearing & Escrow, LLC	\$55.00	
Handwritten		Title - Municipal Lien Search Update fee to Title Clearing & Escrow, LLC		
Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)		Title - Recording Handling Fee to Circuit Court for Baltimore City	\$65.00	
Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)		Title - Recording Service Fee to Circuit Court for Baltimore City	\$100.00	
\$487.50		Title - Settlement Fee-Seller to Title Clearing & Escrow, LLC		
\$90.00		Title - Tax Cert Update Fee to Title Clearing & Escrow, LLC		
		Title - Title Services to Title Clearing & Escrow, LLC	\$595.00	
\$40.00		Title - Wire Fees to Title Clearing & Escrow, LLC		
\$693.00		Title - Owners Coverage Premium to Title Clearing & Escrow, LLC		
		Commission		
\$2,360.00		Real Estate Commission Buyers Broker to LPT Realty, LLC	\$640.00	
\$2,680.00		Real Estate Commission Sellers Broker to Century 21 Downtown		
		Government Recording and Transfer Charges		
\$24.25		Recording Fee - POA to Circuit Court for Baltimore City		
		Recording Fees Deed: \$60.00 to Circuit Court for Baltimore City	\$60.00	
		Transfer Tax Total to Circuit Court for Baltimore City	\$3,520.00	
		Payoff(s)		
		Miscellaneous		
		Admin Fee to LPT Realty, LLC	\$895.00	
\$1,280.00		Disposition Fee to Fay Servicing, LLC Disposition & Mgmt fees/Genstone Asset Dispos		
\$450.00		Management Fee to Fay Servicing, LLC Disposition & Mgmt fees/Genstone Asset Dispos		
\$200.00		Offer Management to Radian REM LLC		
\$640.00		Referral Fee to Genstone Realty		
\$200.00		Tech Fee to Radian REM LLC		
\$201.52		Water / Sewer to BALTIMORE CITY DEPARTMENT OF PUBLIC WORKS		
Debit	Credit		Debit	Credit
\$9,461.27	\$130,752.89	Subtotals	\$136,987.89	\$2,000.00
		From Buyer		\$134,987.89
\$121,291.62		To Seller		
\$130,752.89	\$130,752.89	Totals	\$136,987.89	\$136,987.89

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize *Title Clearing & Escrow, LLC* to cause the funds to be disbursed in accordance with this statement.

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for Ibis Holdings A Trust



Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)

Abdelazize Khalisse

Date _____ Date _____

Escrow Officer

Date

SURVEY HOLD HARMLESS

Order No.: TCE-414514-MD

Property Address:

4624 MARY AVE Baltimore, MD 21206

We, the undersigned Buyer/Borrowers(s) do hereby certify that I/We have chosen not to have a survey completed on the above-mentioned property as described:

ALL THAT LOT OF
GROUND SITUATE IN THE CITY OF BALTIMORE, STATE OF MARYLAND AND DESCRIBED
AS
FOLLOWS, THAT IS TO SAY:

BEING KNOWN AND
DESIGNATED AS LOTS 89 AND 90 AS SHOWN ON THE PLAT OF THE PROPERTY OF JOSEPH
PLUMER WHICH PLAT POCKET FOLDER R.H.B. NO. 2264 IS RECORDED AMONG THE LAND
RECORDS OF BALTIMORE CITY, MARYLAND AT LIBER S.C.L. NO. 3304, FOLIO 597 SAID
LOTS HAVING A TOTAL FRONTAGE OF 50 FEET ON THE NORTH SIDE OF MARY AVENUE
WITH A
DEPTH OF 140.9 FEET TO AN ALLEY 20 FEET WIDE.

We hereby realize that Title Clearing & Escrow, LLC makes no warranty as to any encroachments, overlaps, discrepancies or conflicts in boundary lines, shortages in area, or other matters which would be disclosed by an accurate and complete survey. Buyer(s) agrees to HOLD HARMLESS Title Clearing & Escrow, LLC from any damages due to any such discrepancies.

Dated this _____ day of _____, 20____

By: 
Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)
Abdelazize Khalisse

Title Company Disclosure for Residential Closings

LAST CLOSING DOCUMENT TO BE EXECUTED TITLE COMPANY DISCLOSURES - RESIDENTIAL CLOSINGS ONLY

GUARANTY FILE NO.: **TCE-414514-MD**
SELLER (whether one or more): **Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for Ibis Holdings A Trust**
BUYER (whether one or more): **Abdelazize Khalisse**
LENDER:
PROPERTY: **4624 MARY AVE, Baltimore, MD 21206**

By initialing some or all of the following items as may be appropriate for this transaction, each SELLER and/or BUYER acknowledges its understanding of the disclosures being made by Title Clearing & Escrow, LLC (hereinafter called "TITLE COMPANY"). Each disclosure is being made to Buyer and Seller on behalf of both TITLE COMPANY and its title insurance underwriter.

- 1) **WAIVER OF INSPECTION.** In consideration of the issuance by TITLE COMPANY to BUYER of a Residential Owner Policy of Title Insurance (in this document such policy is referred to as the "Owner Title Policy") insuring good and indefeasible title to the Property, except as to be shown in Schedule B of the Owner Title Policy and subject to the terms and conditions of such Owner Title Policy, BUYER hereby waives any obligation on the part of TITLE COMPANY to inspect the Property.
BUYER agrees to accept an Owner Title Policy containing the Schedule B exception for "**RIGHTS OF PARTIES IN POSSESSION**". "Rights of Parties in Possession" shall mean one or more persons or entities who are themselves actually physically occupying the property or a portion thereof under a claim or right adverse to the insured owner of the Property as shown on Schedule A of the Owner Title Policy.
"Possession includes open acts or visible evidence of occupancy and may include any visible and apparent roadway or easement on or across all or any part of the Property (but this exception does not extend to any right, claim or interest evidenced by a document recorded in the real estate records maintained by the County Clerk of the county in which all or a part of Property is located).
Buyer assumes full responsibility for obtaining possession from the Property's present occupants.
However, if the BUYER does not initial this paragraph, the BUYER is indicating the BUYER'S refusal to accept an Owner Title Policy containing an exception as to "RIGHTS OF PARTIES IN POSSESSION". TITLE COMPANY may then require an inspection of the property and additional charges may be assessed for the reasonable and actual costs of such an inspection. TITLE COMPANY may make additional exceptions in Schedule B of the Owner Title Policy for matters revealed by such inspection.

Buyer's Initials: _____

- 2) **RECEIPT OF COMMITMENT.** BUYER acknowledges having received a copy of the Commitment for Title Insurance issued in connection with the above referenced transaction and any copies of the documents described therein requested by BUYER.

Buyer's Initials: _____

- 3) **A. NO SURVEY COVERAGE.** BUYER understands that the Owner Title Policy to be issued to BUYER will not provide title insurance coverage against any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
The TITLE COMPANY may provide this coverage (except for "Shortages in Area") upon being supplied with survey acceptable to the TITLE COMPANY and the payment of an additional premium equal to 15% of the basic premium charge. The TITLE COMPANY may make additional exceptions for those items shown on the survey.
BUYER DECLINES TO OBTAIN THIS ADDITIONAL COVERAGE.
IF BUYER WISHES TO OBTAIN THIS COVERAGE AND PAY THE ADDITIONAL 15% PREMIUM, BUYER IS REQUIRED TO CROSS-OUT THIS PARAGRAPH 3A.

Buyer's Initials: _____

B. ACCEPTANCE OF SURVEY. BUYER has received and reviewed a copy of the survey of the Property made in connection with this transaction and acknowledges being aware of the following matters disclosed by the survey:

Buyer's Initials _____

C. OTHER SURVEY MATTERS. The TITLE COMPANY has not attempted to determine if the Property lies in a special flood hazard area. The TITLE COMPANY has not made any representation concerning proximity of the Property in relation to any flood-plain or flood hazard area. BUYER is advised that information concerning special flood hazard areas may be available from county or municipal offices, a qualified surveyor or land-engineering company, or a private flood-plain consultant.

Buyer's Initials _____

- 4) PROPERTY TAX PRORATIONS.** Property taxes for the current year have been prorated between BUYER and SELLER, who each acknowledge and understand that these prorations are based upon (a) the sales price or the most current appraised value available and the most current tax rate available or (b) some other common method of estimation. SELLER warrants and represents that there are no past due taxes owed on the Property and if such warranty and representation is untrue, the SELLER shall reimburse TITLE COMPANY, on demand, for any sums paid by the TITLE COMPANY to pay such taxes, and any related penalty and interest. BUYER and SELLER each agree that, when amounts of the current year's taxes become known and payable (on or about October 1st), they will adjust any changes of the proration and reimbursement between themselves and that TITLE COMPANY shall have no liability or obligation with respect to these prorations.

Buyer's Initials _____ Seller's Initials _____

- 5) TAX RENDITION AND EXEMPTIONS.** Although the Central Appraisal District (CAD) may independently determine BUYER'S new ownership and billing address, BUYER is still obligated by law to "render" the Property for taxation by notifying the CAD of the change in the Property's ownership and of BUYER'S proper address for tax billing. BUYER is advised that current year's taxes may have been assessed on the basis of various exemptions obtained by SELLER (e.g., homestead or over-65).

It is the BUYER'S responsibility to qualify for BUYER'S own tax exemptions and to meet any requirements prescribed by the taxing authorities. BUYER acknowledges and understands these obligations and the fact that TITLE COMPANY assumes no responsibility for future accuracy of CAD records concerning ownership, tax-billing address, or status of exemptions.

Buyer's Initials _____

- 6) HOMEOWNER'S ASSOCIATION.** BUYER acknowledges that ownership of the Property involves membership in a Homeowner's, Condominium or other Property Owner's Association (Association), to which monthly or annual dues or assessments may be owed. These dues or assessments may be enforceable by a lien against the Property. BUYER understands that the Association (or its managing agent) should be contacted by BUYER immediately to ascertain the exact number of future dues or assessments.

TITLE COMPANY has made no representations with respect to such Association's annual budget, pending repairs or deferred maintenance, if any, or other debts of the Association. BUYER accepts sole responsibility to obtain such information and verify its accuracy to BUYER'S satisfaction.

Buyer's Initials _____

- 7) IRS REPORTING.** SELLER acknowledges having received at closing a copy of the HUD-1 Settlement Statement as a Substitute Form 1099-S. In accordance with federal tax regulations, information from the HUD-1 Statement will be furnished to the Internal Revenue Service.

Seller's Initials _____

8) **CLOSING DISCLAIMER.** SELLER and BUYER each acknowledge and understands that the above referenced transaction has not yet "closed". At this time, any change in possession of the Property takes place AT BUYER'S AND SELLER'S OWN RISK.

BUYER and SELLER also recognize that neither TITLE COMPANY nor its title insurance underwriter is under any obligation to defend possession of the Property. The Owner Title Policy issued in connection with this transaction will except from coverage any relevant documents discovered during the final downdate search of the public records.

Buyer's Initials _____ Seller's Initials _____

9) **ERRORS AND OMISSIONS.** In the event that any of the documents prepared in connection with the closing of this transaction contain errors which misstate or inaccurately reflect the true and correct terms, conditions and provisions of this closing, and the inaccuracy or misstatement is due to a clerical error or to a unilateral mistake on the part of the TITLE COMPANY, or to a mutual mistake on the part of the TITLE COMPANY and/or the SELLER and/or the BUYER, the undersigned agree to execute, in a timely manner, such correction documents as TITLE COMPANY may deem necessary to remedy such in accuracy or misstatement.

Buyer's Initials _____ Seller's Initials _____

10) **EXPLANATION OF OWNER TITLE POLICY.** Neither the Commitment for Title Insurance nor the Owner Title Policy are abstracts of title, title reports or representations of title and should not be relied upon as such and that, although documents have been signed, money collected and/or disbursed, a final downdate search may be made which could result in an Owner Title Policy not being issued. No representation is made that the BUYER'S intended use of the Property is allowed under law or under the restrictions or exceptions affecting the Property.

Buyer's Initials Abdelazize Khalisse

11) **REPRESENTATIONS.** In connection with the purchase of the Property, the BUYER acknowledges and represents that the Title Company Disclosures have been executed by the borrower and/or seller, respectively, and except as listed below, have not made any other representations.

Buyer's Initials _____ Seller's Initials _____

(TO BE COMPLETED IN BUYER'S OWN HANDWRITING)

BORROWER:

SELLER:

Signed on this date: 09/21/2026



Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)
Abdelazize Khalisse

Wilmington Savings Fund
Society, FSB, not in its
individual capacity but solely
as Trustee for Ibis Holdings
A Trust

AFFILIATED BUSINESS DISCLOSURE STATEMENT

From: Title Clearing & Escrow, LLC

File No: TCE-414514-MD

TO: Abdelazize Khalisse

Property: 4624 MARY AVE, Baltimore, MD 21206

Date: 09/21/2026

This is to give you notice that Title Clearing & Escrow, LLC, Title Clearing Agency, LLC, Title Clearing & Escrow of Alabama, LLC, TCE Settlement Agency, LLC, Title Clearing and Escrow of Louisiana, Inc. has a business relationship with Fay Servicing, LLC

Each of Title Clearing & Escrow, LLC, Title Clearing Agency, LLC, Title Clearing & Escrow of Alabama, LLC, TCE Settlement Agency, LLC, Title Clearing and Escrow of Louisiana, Inc., are wholly owned indirect subsidiaries of parent company Genstone Holdings, LLC. ("GH") indirectly owns 75% of Title Clearing and Escrow LLC.

Fay Servicing is 100% indirectly owned by parent company Fay Financial, LLC ("FF"). Individual owners and management of Fay Financial are the same individual owners and management of GH.

Because of this relationship, this referral may provide Fay Servicing and GH a financial or other benefit.

Set forth below is the estimated charge or range of charges by Title Clearing & Escrow, LLC for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on or purchase or sale or refinance of the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Services Estimated Charge or Range of Charges

<u>*Name of Charge</u>	<u>(\$) Amount of Charge</u>
Title Insurance Premium:	Based on Loan amount/purchase price
Closing Fee:	\$300.00 to \$775.00
Notary Fee:	\$185.00
Courier Fee:	\$40.00
Recording Service Fee	\$100.00

- Endorsements may be applicable based on property location and loan type
- Closing Protection Letters may be applicable based on property location
- Search fee of \$275.00 may be applicable based on property location
- Additional fees may be assessed based on State requirements/filed rates.

ACKNOWLEDGEMENT

I / we have read this disclosure form and understand that **[referring party]** is referring me / us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

SELLER(S):

By: Fay Servicing, LLC, its Attorney-in-Fact

By: _____
Carlos Paz, AVP, REO Closing & Title

PURCHASER(S):

By: 
Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)
Abdelazize Khalisse

- These fees may not be applicable to this specific transaction and are displayed solely for the purpose of the transactions they may be specific to.
- Specific timing rules for delivery of the affiliated business disclose statement are set forth in 24 CFR 3500.15(b)(1) of Regulation X.

SELLER(S):

By: Fay Servicing, LLC, its Attorney-in-Fact

By: _____
Michael Brooks, REO Closing Coordinator

PURCHASER(S):

By: _____
Abdelazize Khalisse

- These fees may not be applicable to this specific transaction and are displayed solely for the purpose of the transactions they may be specific to.
- Specific timing rules for delivery of the affiliated business disclose statement are set forth in 24 CFR 3500.15(b)(1) of Regulation X.

Title Clearing & Escrow, LLC PRIVACY POLICY

Attorneys, like other professionals who advise on personal financial matters or who provide real estate settlement services, are now required by a new Federal law to inform their clients (customers) of their policies regarding privacy of client information. Attorneys have been and continue to be bound by professional standards of conduct that are even more stringent than those required by this new law. Therefore, we have always protected your right to privacy.

Types of Nonpublic Personal Information We Collect

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

- Information we receive from you, such as your personal financial information, your name, address, telephone number, or social security;
- Information about your transactions with us, or others. We receive this information from your lender, accountant, attorney, real estate broker, etc.;
- Information we receive about you that is obtained by us with your authorization; and
- Information from public records.

Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice to people outside our firm except as agreed to by you or as required or permitted by law. We restrict access to nonpublic personal information about you to people in our firm who need to know that information to provide products or services to you or requested by you or your Lender. In all such situations, we stress the confidential nature of information being shared.

Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic and procedural safeguards that comply with appropriate federal and state regulations and with our professional standards.

BORROWER:

Signed on this date: _____, 20____



Abdelazize Khalisse (Sep 12, 2026 14:15:00 EDT)

Abdelazize Khalisse

SELLER:

Wilmington Savings Fund
Society, FSB, not in its
individual capacity but solely
as Trustee for Ibis Holdings A
Trust

Date: _____, 20____

HOLD HARMLESS & INDEMNITY AGREEMENT

(Water & Sewer Matters)

Property:	4624 MARY AVE, Baltimore, MD 21206
Buyer/Owner:	Abdelazize Khalisse
Seller:	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for Ibis Holdings A Trust
Title Underwriter:	FIRST AMERICAN TITLE INSURANCE COMPANY
Escrow/Closing Agent:	Dustin Finuff
Order/File No.:	TCE-414514-MD
Effective as of Closing	09/21/2026

1. Purpose of Agreement

Buyer acknowledges that the Owner's Title Insurance Policy to be issued by the Title Underwriter will contain an exception for matters relating to water and sewer services, charges, assessments, liens, arrearages, repairs, service activation requirements, or other utility-related obligations affecting the Property.

The Escrow/Closing Agent has made reasonable efforts to obtain information regarding any outstanding water and sewer balances, charges, liens, or arrearages affecting the Property. However, the applicable water and/or sewer utility provider declined to release account information relating to the foreclosed borrower and/or prior owners due to its privacy policies and local confidentiality guidelines. As a result, the Escrow/Closing Agent was unable to verify whether any amounts are currently due and owing or may become due and owing with respect to water and sewer services affecting the Property.

Accordingly, this Agreement is made to allow the issuance of title insurance with an exception for such matters, and to allocate the risk of any unknown water and sewer charges, liens, assessments, or obligations to Buyer.

2. Buyer Acknowledgment

1. Title insurance will not insure against any loss or claim arising from water or sewer matters affecting the Property.
2. Buyer has been advised to verify directly with the applicable utility providers, municipalities, or governmental authorities the status of all water and sewer accounts, charges, assessments, service requirements, repairs, and related obligations.
3. Buyer accepts full responsibility for any existing or future water and sewer issues associated with the Property.
4. Buyer understands that outstanding water and sewer charges, liens, fees, assessments, repairs, service restoration charges, or other utility obligations may exist which were not disclosed to the Escrow/Closing Agent and could become the responsibility of the Property owner after Closing.

3. Hold Harmless & Indemnity – Title Company & Closing Agent

Buyer agrees to defend, indemnify, and hold harmless the Title Underwriter, Escrow/Closing Agent – Title Clearing & Escrow, LLC, and their officers, directors, employees, agents, contractors, affiliates, successors, and assigns from any claims, losses, damages, liabilities, costs, expenses, charges, assessments, liens, or penalties relating to water or sewer matters affecting the Property, including reasonable attorneys' fees and costs.

4. Hold Harmless & Indemnity – Seller

Buyer further agrees to defend, indemnify, and hold harmless the Seller, Seller's servicers, asset managers, agents, representatives, affiliates, successors, and assigns from and against any and all claims, losses, damages, liabilities, costs, expenses, liens, assessments, charges, penalties, demands, or causes of action arising from or related to water and sewer matters affecting the Property. This indemnity applies whether the matter arose before, on, or after the Closing Date.

5. Scope and Survival

This Agreement shall survive Closing, shall not merge into the deed, and shall be binding upon Buyer and Buyer's heirs, successors, assigns, and representatives.

6. Governing Law

This Agreement shall be governed by and construed under the laws of the state in which the Property is located.

7. Signature

BUYER / OWNER:

Name: _____

Signature:  _____
[Abdelazize Khalisse \(Sep 12, 2026 14:15:00 EDT\)](#)

Date: _____

Closing - BUYER Closing Docs_T[213774]_1789139674175

Final Audit Report

2026-09-12

Created:	2026-09-11
By:	Dustin Finuff (dfinuff@titleclearing.net)
Status:	Signed
Transaction ID:	CBJCHBCAABAAWGO9ishROSOwYQdKvo__eIFTWfBSv_gi

"Closing - BUYER Closing Docs_T[213774]_1789139674175" History

-  Document created by Dustin Finuff (dfinuff@titleclearing.net)
2026-09-11 - 3:21:58 PM GMT
-  Document emailed to khalisseaziz1991@gmail.com for signature
2026-09-11 - 3:22:04 PM GMT
-  Email viewed by khalisseaziz1991@gmail.com
2026-09-11 - 3:47:34 PM GMT
-  Signer khalisseaziz1991@gmail.com entered name at signing as Abdelazize Khalisse
2026-09-12 - 6:14:58 PM GMT
-  Document e-signed by Abdelazize Khalisse (khalisseaziz1991@gmail.com)
Signature Date: 2026-09-12 - 6:15:00 PM GMT - Time Source: server - Signature Appearance Selected: MOBILE_DRAW
-  Agreement completed.
2026-09-12 - 6:15:00 PM GMT