

File No./Escrow No.: P-26MD5406

Certified Title Corporation
11459 Cronhill Drive
Suite M
Owings Mills, MD 21117
(410)902-5884

Officer/Escrow Officer:

Property Address: 714 MURA STREET
BALTIMORE, MD 21202 (BALTIMORE CITY)

Borrower: MARIE PARFAIT
8563 Upton Circle
Unit 105
Rosedale, MD 21237

Seller: REBUILD JOHNSTON SQUARE PHASE 1, LLC, A MARYLAND LIMITED LIABILITY COMPANY
1129 N. Caroline Street
Baltimore, MD 21213

1st Lender: First Home Mortgage Corporation
6211 Greenleigh Avenue, Suite 300, Baltimore, MD 21220

2nd Lender: Neighborhood Housing Services of Baltimore, Inc.
25 East 20th Street, Baltimore, MD 21218

Settlement Date: 9/22/2026

Disbursement Date: 9/22/2026

From Closing Disclosure:	Title - Lender's Title Insurance to Certified Title Corporation	\$964.00
(Informational only)	Title - Owner's Title Insurance to Certified Title Corporation	\$1,119.00

Seller			Description	Borrower		
P.O.C.	Debit	Credit		P.O.C.	Debit	Credit
			Deposits, Credits, Debits			
		\$285,000.00	Sale Price of Property		\$285,000.00	
			Deposit			\$2,500.00
			Vacants to Value			\$10,000.00
			BCEP			\$5,000.00
			Prorations			
		\$919.44	City/Town Taxes 9/22/2026 to 7/1/2027 @ \$1,190.05/Year		\$919.44	
			Commissions			
			Buyer Agent Admin Fee to Long & Foster Real Estate, Inc.			
	\$8,550.00		Real Estate Commission to Keller Williams Legacy - Barton		\$495.00	
	\$7,125.00		Real Estate Commission to Long & Foster Real Estate, Inc.			
	\$695.00		Listing Agent Admin Fee to Keller Williams Legacy - Barton			
			Real Estate Commission to Long & Foster Real Estate, Inc.		\$1,425.00	
			New Loans			
			First Loan			
			Loan Amount			\$275,488.00
			2.5000% of Loan Amount (Points)		\$6,887.20	
			Appraisal Fee to Sheila P. Muccio (POC \$550.00 by Marie Parfait)	\$550.00		
			Credit Report to CIC Credit		\$198.75	
			Mortgage Insurance Premium to Dept of HUD		\$4,738.12	
			Processing Fees to First Home Mortgage Corporation		\$995.00	
			Appraisal Management Co. Fee to Valu Trust Solutions (POC \$75.00 by Marie Parfait)	\$75.00		
			Underwriting Fee to First Home Mortgage Corporation		\$995.00	
			Flood certification to ServiceLink National Flood		\$7.50	
			Prepaid Interest (47.1700 per day from 9/22/2026 to 10/1/2026)		\$424.53	
			Homeowner's Insurance Premium (12 mo.) to Liberty Mutual		\$1,682.00	
			Homeowner's Insurance \$140.17 per month for 3 mo.		\$420.51	
			Property Taxes \$99.65 per month for 2 mo.		\$199.30	
			Aggregate Adjustment		-\$379.99	
			Second Loan			
			Loan Amount			\$20,000.00
			Wire Fee to Neighborhood Housing Services of Baltimore, Inc.		\$15.00	
			Title Charges			
			First Loan			
			Title - Lender's Title Insurance to Certified Title Corporation		\$275.00	
			Title - Owner's Title Insurance to Certified Title Corporation		\$1,808.00	