Title Clearing & Escrow, LLC
File No. TCE-415139-MD
Tax ID #: 15-17-3400 -059

DEED

This Deed, made this 4th day of September, 2025 day of, by and between **IBI SBL INVESTMENT LP,** party of the first part, GRANTOR; with an address of c/o Fay Servicing, LLC, 425 South Financial Place, Suite 2000, Chicago, IL 60605, and **WILMER RAMOS,** with an address of 4500 Grenoble CT, Rockville, MD 20853, party of the second part, GRANTEE.

- Witnesseth -

That in consideration of the sum of SIXTY-ONE THOUSAND FIVE HUNDRED DOLLARS AND 00/100 CENTS ($61,500.00), which includes the amount of any outstanding Mortgage or Deed of Trust, if any, the receipt whereof is hereby acknowledged, the said GRANTOR does grant and convey to the said, their personal representatives and assigns, in fee simple, all that lot of ground situate in the County of Baltimore City, State of Maryland, and described as follows, that is to say:

See Exhibit "A" for property description, attached hereto and made a part hereof.

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 **WILMER RAMOS,** in fee simple.

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

THIS DEED IS EXEMPT FROM INCOME TAX WITHHOLDING PURSUANT TO MARYLAND CODE TAX-GENERAL: SECTION 10-912(d)(3) & COMAR 03-04-12.03B(5)

In Witness Whereof, Grantor has caused this Deed to be properly executed and sealed the day and year first above written.

IBI SBL INVESTMENT LP

By: Constructive Asset Solutions, LLC, ***its Attorney-in-Fact***

Michael Brooks, REO Closing Coordinator

STATE OF FLORIDA)
) SS.
COUNTY OF HILLSBOROUGH)

Before me, the undersigned, a Notary Public, in and for said County and State, on this 4th day of SEPTEMBER, 2025 before me by means of ☒ physical presence or ☐ online notarization, **Michael Brooks**, to me known to be the identical person who signed the name of the maker thereof to the within and foregoing instrument as its **REO Closing Coordinator** and acknowledged to me that **Michael Brooks** executed the same as **REO Closing Coordinator** free and voluntary act and deed of said **IBI SBL INVESTMENT LP, By Constructive Asset Solutions, LLC, its Attorney-in-Fact,** for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Notary Public

CRISTAL M. ORTIZ PEREZ
MY COMMISSION # HH 196994
EXPIRES: November 9, 2025
Bonded Thru Notary Public Underwriters

My Commission Expires: 11/9/25

This is to certify that the instrument was prepared by one of the named parties in this instrument.

By: Constructive Asset Solutions, LLC, its Attorney-in-Fact

By: _____
Michael Brooks, REO Closing Coordinator

AFTER RECORDING, PLEASE RETURN TO:
WILMER RAMOS
4500 Grenoble CT
Rockville, MD 20853

EXHIBIT "A"

BEGINNING FOR THE SAME ON THE EAST SIDE OF FULTON AVENUE AT THE DISTANCE OF 309 FEET SOUTH FROM THE CORNER FORMED BY THE INTERSECTION OF THE EAST SIDE OF FULTON AVENUE AND THE SOUTH SIDE OF CLIFTON AVENUE WHICH PLACE OF BEGINNING IS AT THE CENTER OF THE PARTITION WALL THERE BEING AND RUNNING THENCE SOUTH BINDING ON THE EAST SIDE OF FULTON AVENUE 14 FEET 1 INCH MORE OR LESS TO WHAT WOULD BE THE NORTH SIDE OF WALBROOK AVENUE WERE THE SAME OPENED AND CONDEMNED, THENCE EAST ON WHAT WOULD BE THE NORTH SIDE OF SAID AVENUE IF OPENED 60 FEET 6 INCHES, MORE OR LESS, TO THE CENTER OF ANOTHER ALLEY 9 FEET WIDE, THENCE NORTHEASTERLY BINDING ON THE CENTER OF ANOTHER ALLEY 9 FEET WITH THE USE THEREOF IN COMMON AND PARALLEL WITH THE THIRD OF THE LOT OF GROUND DESCRIBED IN A DEED FROM JOHN A. WHITRIDGE, ET AL, TO WILLIAM COLLETT, DATED OCTOBER 10, 1892. AND RECORDED IN LIBER J.B. NO. 1416, FOLIO 209, 15 FEET 6 INCHES MORE OR LESS TO INTERSECT A LINE DRAWN EASTERLY FROM THE PLACE OF BEGINNING AT RIGHT ANGLES TO FULTON AVENUE AND PASSING THROUGH THE CENTER OF SAID PARTITION WALL THENCE WESTERLY BINDING ON SAID LINE 67 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

BEING THE SAME PROPERTY AS CONVEYED TO IBI SBL INVESTMENT LP FROM GURINO HOUSING I, LLC, SOLE SIGNATORY IS ANTHONY GURINO BY THAT DEED DATED 12/03/2024 AND RECORDED 03/13/2025 IN BOOK / PAGE : 27755 / 449 IN THE BALTIMORE CITY COUNTY RECORDS.

PARCEL ID(S): 15-17-3400 -059