



# A. Settlement Statement (HUD-1)

## B. Type of Loan

|                                                                                                                                                                                                                                                                                             |                                       |                                          |                                                                                                                                                                     |                                 |                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. <input type="checkbox"/> FHA                                                                                                                                                                                                                                                             | 2. <input type="checkbox"/> RHS       | 3. <input type="checkbox"/> Conv. Unins. | 6. File No.<br><b>MD-71844-RESE</b>                                                                                                                                 | 7. Loan No.<br><b>202604084</b> | 8. Mortgage Insurance Case No.                                                                                                                                                             |
| 4. <input type="checkbox"/> VA                                                                                                                                                                                                                                                              | 5. <input type="checkbox"/> Conv Ins. |                                          |                                                                                                                                                                     |                                 |                                                                                                                                                                                            |
| <b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. |                                       |                                          |                                                                                                                                                                     |                                 |                                                                                                                                                                                            |
| D. Name & Address of Borrower:<br><b>3TRUMANPV, LLC<br/>7701 Wynbrook Road<br/>Baltimore, MD 21224</b>                                                                                                                                                                                      |                                       |                                          | E. Name & Address of Seller:<br><br>                                                                                                                                |                                 | F. Name & Address of Lender:<br><b>RE Investment Loans LLC,<br/>a Delaware limited liability<br/>company<br/>9250 East Costilla Avenue<br/>Ste 425<br/>Greenwood Village, CO<br/>80112</b> |
| G. Property Location:<br><b>2468 Terra Firma Road<br/>Baltimore, MD 21225</b>                                                                                                                                                                                                               |                                       |                                          | H. Settlement Agent:<br><b>Real Estate Settlements &amp; Escrow, LLC</b><br><br>Place of Settlement:<br><b>6 Reservoir Circle Suite 203 Baltimore, MD<br/>21208</b> |                                 | I. Settlement Date:<br><b>09/30/2026</b><br>Funding Date:<br><b>10/01/2026</b><br>Disbursement Date:<br><b>10/01/2026</b>                                                                  |

## J. Summary of Borrower's Transaction

|                                                                                         |              |
|-----------------------------------------------------------------------------------------|--------------|
| <b>100. Gross Amount Due from Borrower</b>                                              |              |
| 101. Contract sales price                                                               |              |
| 102. Personal property                                                                  |              |
| 103. Settlement charges to borrower (line 1400)                                         | \$15,227.01  |
| 104. Payoff to Highland Investors Capital, LLC                                          | \$111,430.03 |
| 105.                                                                                    |              |
| Adjustment for items paid by seller in advance                                          |              |
| 106. City/Town Taxes                                                                    |              |
| 107. County Taxes                                                                       |              |
| 108. Assessments                                                                        |              |
| 109.                                                                                    |              |
| 110.                                                                                    |              |
| 111.                                                                                    |              |
| 112.                                                                                    |              |
| 120. Gross Amount Due from Borrower                                                     | \$126,657.04 |
| <b>200. Amount Paid by or in Behalf of Borrower</b>                                     |              |
| 201. Deposit                                                                            |              |
| 202. Principal amount of new loan(s)                                                    | \$182,250.00 |
| 203. Existing loan(s) taken subject to                                                  |              |
| 204.                                                                                    |              |
| 205.                                                                                    |              |
| 206.                                                                                    |              |
| 207.                                                                                    |              |
| 208.                                                                                    |              |
| 209.                                                                                    |              |
| Adjustments for items unpaid by seller                                                  |              |
| 210. City/Town Taxes                                                                    |              |
| 211. County Taxes                                                                       |              |
| 212. Assessments                                                                        |              |
| 213.                                                                                    |              |
| 214.                                                                                    |              |
| 215.                                                                                    |              |
| 216.                                                                                    |              |
| 217.                                                                                    |              |
| 218.                                                                                    |              |
| 219.                                                                                    |              |
| 220. Total Paid by/for Borrower                                                         | \$182,250.00 |
| <b>300. Cash at Settlement from/to Borrower</b>                                         |              |
| 301. Gross amount due from borrower (line 120)                                          | \$126,657.04 |
| 302. Less amounts paid by/for borrower (line 220)                                       | \$182,250.00 |
| 303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower | \$55,592.96  |

## K. Summary of Seller's Transaction

|                                                                                       |  |
|---------------------------------------------------------------------------------------|--|
| <b>400. Gross Amount Due to Seller</b>                                                |  |
| 401. Contract sales price                                                             |  |
| 402. Personal property                                                                |  |
| 403.                                                                                  |  |
| 404.                                                                                  |  |
| 405.                                                                                  |  |
| Adjustment for items paid by seller in advance                                        |  |
| 406. City/Town Taxes                                                                  |  |
| 407. County Taxes                                                                     |  |
| 408. Assessments                                                                      |  |
| 409.                                                                                  |  |
| 410.                                                                                  |  |
| 411.                                                                                  |  |
| 412.                                                                                  |  |
| 420. Gross Amount Due to Seller                                                       |  |
| <b>500. Reductions in Amount Due to Seller</b>                                        |  |
| 501. Excess deposit (see instructions)                                                |  |
| 502. Settlement charges to seller (line 1400)                                         |  |
| 503. Existing loan(s) taken subject to                                                |  |
| 504. Payoff of First Mortgage Loan                                                    |  |
| 505. Payoff of Second Mortgage Loan                                                   |  |
| 506.                                                                                  |  |
| 507.                                                                                  |  |
| 508.                                                                                  |  |
| 509.                                                                                  |  |
| Adjustments for items unpaid by seller                                                |  |
| 510. City/Town Taxes                                                                  |  |
| 511. County Taxes                                                                     |  |
| 512. Assessments                                                                      |  |
| 513.                                                                                  |  |
| 514.                                                                                  |  |
| 515.                                                                                  |  |
| 516.                                                                                  |  |
| 517.                                                                                  |  |
| 518.                                                                                  |  |
| 519.                                                                                  |  |
| 520. Total Reduction Amount Due Seller                                                |  |
| <b>600. Cash at Settlement to/from Seller</b>                                         |  |
| 601. Gross amount due to seller (line 420)                                            |  |
| 602. Less reductions in amounts due seller (line 520)                                 |  |
| 603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller |  |

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

## L. Settlement Charges

| 700. Total Real Estate Broker Fees                                                                                              |                | Paid From Borrower's Funds at Settlement | Paid From Seller's Funds at Settlement |
|---------------------------------------------------------------------------------------------------------------------------------|----------------|------------------------------------------|----------------------------------------|
| Division of commission (line 700) as follows :                                                                                  |                |                                          |                                        |
| 701. \$                                                                                                                         |                |                                          |                                        |
| 702. \$                                                                                                                         |                |                                          |                                        |
| 703. Commission paid at settlement                                                                                              |                |                                          |                                        |
| 704.                                                                                                                            |                |                                          |                                        |
| 800. Items Payable in Connection with Loan                                                                                      |                |                                          |                                        |
| 801. Our origination charge \$6,378.75                                                                                          | (from GFE #1)  |                                          |                                        |
| 802. Your credit or charge (points) for the specific interest rate chosen                                                       | (from GFE #2)  |                                          |                                        |
| 803. Your adjusted origination charges                                                                                          | (from GFE #A)  | \$6,378.75                               |                                        |
| 804. Appraisal fee                                                                                                              | (from GFE #3)  |                                          |                                        |
| 805. Credit report                                                                                                              | (from GFE #3)  |                                          |                                        |
| 806. Tax service                                                                                                                | (from GFE #3)  |                                          |                                        |
| 807. Flood certification                                                                                                        | (from GFE #3)  |                                          |                                        |
| 808. Lender Processing Fee to RE Investment Loans LLC, a Delaware limited liability company                                     |                | \$1,795.00                               |                                        |
| 809. Lender Doc prep Fee to RE Investment Loans LLC, a Delaware limited liability company                                       |                | \$500.00                                 |                                        |
| 810. Lender APR Fee to RE Investment Loans LLC, a Delaware limited liability company                                            |                | \$90.00                                  |                                        |
| 811. Lender Wire Fee to RE Investment Loans LLC, a Delaware limited liability company                                           |                | \$50.00                                  |                                        |
| 812. Lender Recording Fee to RE Investment Loans LLC, a Delaware limited liability company                                      |                | \$50.00                                  |                                        |
| 813. Lender Flood Cert Fee to RE Investment Loans LLC, a Delaware limited liability company                                     |                | \$16.00                                  |                                        |
| 814.                                                                                                                            |                |                                          |                                        |
| 900. Items Required by Lender to be Paid in Advance                                                                             |                |                                          |                                        |
| 901. Daily interest charges from 09/30/2026 to 10/01/2026 @ \$35.64 /day                                                        | (from GFE #10) |                                          |                                        |
| 902. Mortgage insurance premium                                                                                                 | (from GFE #3)  |                                          |                                        |
| 903. Homeowner's insurance to American Modern Insurance Group                                                                   | (from GFE #11) | \$2,117.00                               |                                        |
| 904. Water Due by 10/4 to Dept of Revenue Collection                                                                            |                | \$547.13                                 |                                        |
| 905.                                                                                                                            |                |                                          |                                        |
| 1000. Reserves Deposited with Lender                                                                                            |                |                                          |                                        |
| 1001. Initial deposit for your escrow account                                                                                   | (from GFE #9)  | \$1,059.68                               |                                        |
| 1002. Homeowner's insurance: 4 months @ \$176.42 per month \$705.68                                                             |                |                                          |                                        |
| 1003. Mortgage insurance                                                                                                        |                |                                          |                                        |
| 1004. Property taxes: 5 months @ \$70.80 per month \$354.00                                                                     |                |                                          |                                        |
| 1005.                                                                                                                           |                |                                          |                                        |
| 1006.                                                                                                                           |                |                                          |                                        |
| 1007. Aggregate Adjustment \$0.00                                                                                               |                |                                          |                                        |
| 1100. Title Charges                                                                                                             |                |                                          |                                        |
| 1101. Title services and lender's title insurance                                                                               | (from GFE #4)  | \$1,783.45                               |                                        |
| 1102. Settlement or closing fee to Real Estate Settlements & Escrow, LLC                                                        |                |                                          |                                        |
| 1103. Owner's title insurance to Chicago Title Insurance Company                                                                | (from GFE #5)  |                                          |                                        |
| 1104. Lender's title insurance to Chicago Title Insurance Company \$393.45                                                      |                |                                          |                                        |
| 1105. Lender's title policy limit \$182,250.00                                                                                  |                |                                          |                                        |
| 1106. Owner's title policy limit \$                                                                                             |                |                                          |                                        |
| 1107. Agent's portion of the total title insurance premium or title guarantee to Real Estate Settlements & Escrow, LLC \$342.30 |                |                                          |                                        |
| 1108. Underwriter's portion of the total title insurance premium or title guarantee to Chicago Title Insurance Company \$51.15  |                |                                          |                                        |
| 1109. Title Doc Prep Fee to Real Estate Settlements & Escrow, LLC \$150.00                                                      |                |                                          |                                        |
| 1110. Title Exam Fee to Real Estate Settlements & Escrow, LLC \$300.00                                                          |                |                                          |                                        |
| 1111. Title Binder Prep Fee to Real Estate Settlements & Escrow, LLC \$95.00                                                    |                |                                          |                                        |
| 1112. Title Courier Fee to Real Estate Settlements & Escrow, LLC Expense \$145.00                                               |                |                                          |                                        |
| 1113. Title Hand Recording Fee to Real Estate Settlements & Escrow, LLC Expense \$35.00                                         |                |                                          |                                        |
| 1114. Title Abstract Fee to Global Agents LLC \$200.00                                                                          |                |                                          |                                        |
| 1115. Title Judgment Search Fee to Global Agents LLC \$65.00                                                                    |                |                                          |                                        |
| 1116. Prepare/Procure Release to Real Estate Settlements & Escrow, LLC Expense \$185.00                                         |                |                                          |                                        |
| 1117. Release Tracking (1 UCC/2 mtgs) to Real Estate Settlements & Escrow, LLC Expense \$160.00                                 |                |                                          |                                        |
| 1118. CPL (Lender) to Chicago Title Insurance Company \$55.00                                                                   |                |                                          |                                        |
| 1200. Government Recording and Transfer Charges                                                                                 |                |                                          |                                        |
| 1201. Government recording charges                                                                                              | (from GFE #7)  | \$115.00                                 |                                        |
| 1202. Deed \$ Mortgage \$115.00 Release \$ to Circuit Court for Baltimore City                                                  |                |                                          |                                        |
| 1203. Transfer taxes                                                                                                            | (from GFE #8)  |                                          |                                        |
| 1204. City/County tax/stamps Deed \$0.00 Mortgage \$0.00                                                                        |                |                                          |                                        |
| 1205. State tax/stamps Deed \$0.00 Mortgage \$0.00                                                                              |                |                                          |                                        |
| 1206. Recordation Tax - City (Mortgage) to Director of Finance                                                                  |                | \$725.00                                 |                                        |
| 1300. Additional Settlement Charges                                                                                             |                |                                          |                                        |
| 1301. Required services that you can shop for                                                                                   | (from GFE #6)  |                                          |                                        |
| 1302.                                                                                                                           |                |                                          |                                        |
| 1303.                                                                                                                           |                |                                          |                                        |
| 1304.                                                                                                                           |                |                                          |                                        |
| 1305.                                                                                                                           |                |                                          |                                        |
| 1306.                                                                                                                           |                |                                          |                                        |
| 1307.                                                                                                                           |                |                                          |                                        |
| 1308.                                                                                                                           |                |                                          |                                        |
| 1309.                                                                                                                           |                |                                          |                                        |
| 1310.                                                                                                                           |                |                                          |                                        |
| 1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)                                               |                | \$15,227.01                              |                                        |

See signature addendum

3TRUMANPV, LLC, a Maryland Limited Liability Company

By: \_\_\_\_\_

Truman A. Paulino, Sole Member

\_\_\_\_\_ Date

\_\_\_\_\_ Date

The HUD-1 settlement statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement

\_\_\_\_\_  
Settlement Agent

\_\_\_\_\_ Date