Commerce Title Company, Inc.
ALTA Universal ID:
1777 Reisterstown Road
Suite 200 West
Pikesville, MD 21208
(410) 653-4004

ALTA Combined Settlement Statement

| | | | | | |
|---|---|---|---|---|---|
| **File #:** | CTC-81801 | **Property** | 5812 Narcissus Avenue<br>Baltimore, MD 21215 | **Settlement Date** | 09/25/2026 |
| **Print Date & Time:** | 09/25/2026 at 12:21 PM EDT | **Buyer** | Joel Gluck and Shoshana Y. Myers<br>6402 Apollo Drive<br>Apt. F<br>Baltimore, MD 21209 | **Disbursement Date** | 09/25/2026 |
| **Escrow Officer:** | Eli J. Newman Esq. | | | | |
| **Settlement Location:** | 1777 Reisterstown Road<br>Suite 200 West<br>Pikesville, MD, 21208 | **Seller** | Adam Abraham Cherlin<br>5029 Edgemoor Ln<br>Bethesda, MD 20814 | | |
| | | **Lender** | Guaranteed Rate Inc.<br>ISAOA/ATIMA<br>3940 N Ravenswood Ave<br>Chicago, IL 60613 | | |

| Seller | | | Buyer | |
|---|---|---|---|---|
| **Debit** | **Credit** | | **Debit** | **Credit** |
| | | **Financial** | | |
| | $246,000.00 | Sale Price of Property | $246,000.00 | |
| | | Deposit | | $2,000.00 |
| | | Loan Amount | | $95,000.00 |
| $14,760.00 | | Seller Credit | | $14,760.00 |
| | | Private Lien from Esther Gluck and Carol Rappaport | | $120,000.00 |
| | | Gift Funds | | $40,000.00 |
| | | | | |
| | | **Prorations/Adjustments** | | |
| | $1,365.48 | City/Town Taxes 09/25/2026 to 01/01/2027 | $1,365.48 | |
| | $36.25 | Property tax overpayment | $36.25 | |
| | | | | |
| | | **Loan Charges** | | |
| | | APPLICATION FEE to GUARANTEED RATE, INC. D/B/A RATE ($160.00 POC by Borrower) | | |
| | | PROCESSING FEE to GUARANTEED RATE, INC. D/B/A RATE | $500.00 | |
| | | UNDERWRITING FEE to GUARANTEED RATE, INC. D/B/A RATE | $990.00 | |
| | | Document Preparation and Storage to Commerce Title Company, Inc. | $200.00 | |
| | | Lien Certificate to Commerce Title Recording | $55.00 | |
| | | Qualia Service to Commerce Title Company, Inc. | $65.00 | |
| | | Recording Service to Commerce Title Recording | $50.00 | |
| | | Shipping and Wire Fees to Commerce Title Company, Inc. | $100.00 | |
| | | APPRAISAL FEE to CLEAR CAPITAL ($575.00 POC by Borrower) | | $325.00 |
| | | CREDIT REPORT to INFORMATIVE RESEARCH | $70.00 | |
| | | CREDIT VERIFICATION FEE to INFORMATIVE RESEARCH | $598.00 | |
| | | MERS FEE to MERS | $23.70 | |
| | | TAX SERVICING FEE to CORELOGIC | $70.00 | |
| | | Prepaid Interest ($16.92 per day from 09/25/2026 to 10/01/2026) | $101.52 | |
| | | | | |
| | | **Impounds** | | |
| | | Homeowner's insurance $213 per month for 3 mo. | $639.00 | |
| | | Property taxes $427.29 per month for 6 mo. | $2,563.74 | |
| | | Aggregate adjustment | | $639.00 |

| Seller | | | Buyer | |
|---|---|---|---|---|
| Debit | Credit | | Debit | Credit |
| | | | | |
| | | **Government Recording and Transfer Charges** | | |
| | | Recording Fees | $180.00 | |
| | | ---Deed: $60.00 | | |
| | | ---Mortgage: $60.00 | | |
| | | ---Deed of Trust: $60.00 | | |
| $1,230.00 | | Recordation Tax - City (Deed) to Director of Finance | $1,010.00 | |
| $1,845.00 | | Transfer Tax - City (Deed) to Director of Finance | $1,515.00 | |
| $615.00 | | Transfer Tax - State (Deed) to Circuit Court for Baltimore City | | |
| | | | | |
| | | **Commission** | | |
| $6,150.00 | | Listing Agent Commission to eXp Realty LLC | | |
| $6,150.00 | | Selling Agent Commission to Green Summit Realty | | |
| | | | | |
| | | **Title Charges & Escrow / Settlement Charges** | | |
| | | Title - CPL (Lender) to Old Republic National Title Insurance Company | $55.00 | |
| | | Title - Lender's Title Policy to Old Republic National Title Insurance Company | $332.50 | |
| | | Title - Settlement or Closing Fee to Commerce Title Company, Inc. | $375.00 | |
| | | Title Examination to Commerce Title Company, Inc. | $100.00 | |
| | | Title Insurance Binder to Commerce Title Company, Inc. | $50.00 | |
| | | Title Search to Commerce Title Company, Inc. | $175.00 | |
| | | Title - Owner's Title Policy to Old Republic National Title Insurance Company | $1,270.90 | |
| | | | | |
| | | **Miscellaneous** | | |
| $595.00 | | Listing Agent Administrative Fee to eXp Realty LLC | | |
| | | Selling Agent Administrative Fee to Green Summit Realty | $795.00 | |
| | | Survey to Exacta Land Surveyors | $305.00 | |
| $40.00 | | Water Bill - Estimated to Director of Finance | | |
| $79.45 | | Water Bill - Open to Director of Finance | | |
| | | Homeowner's Insurance Premium (12 mo.) to Homesite INsurance | $1,755.00 | |

| Seller | | | Buyer | |
|---|---|---|---|---|
| Debit | Credit | | Debit | Credit |
| **$31,464.45** | **$247,401.73** | **Subtotals** | **$261,346.09** | **$272,724.00** |
| | | Due to Buyer | $11,377.91 | |
| $215,937.28 | | Due to Seller | | |
| **$247,401.73** | **$247,401.73** | **Totals** | **$272,724.00** | **$272,724.00** |

**See signature addendum**

# Signature Addendum

**Acknowledgement**

We/I have carefully reviewed the 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 Settlement Statement.
We/I authorize Commerce Title Company, Inc. to cause the funds to be disbursed in accordance with this statement.

Joel Gluck — Date: 9/25/26

Adam Abraham Cherlin — Date: 9/24/~~26~~

Shoshana Y. Myers — Date: 9/25/26

Settlement Agent — Date: 9/25/26

# Closing Disclosure

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

| Closing Information | | Transaction Information | | Loan Information | |
|---|---|---|---|---|---|
| **Date Issued** | 09/25/2026 | **Borrower** | JOEL GLUCK and SHOSHANA Y MYERS<br>6402 APOLLO DRIVE APARTMENT F<br>BALTIMORE, MD 21209 | **Loan Term** | 30 years |
| **Closing Date** | 09/25/2026 | | | **Purpose** | Purchase |
| **Disbursement Date** | 09/25/2026 | | | **Product** | FIXED RATE |
| **Settlement Agent** | COMMERCE TITLE COMPANY INC | **Seller** | ADAM ABRAHAM CHERLIN<br>5029 EDGEMOOR LN<br>BETHESDA, MD 20814 | **Loan Type** | ☒ Conventional ☐ FHA<br>☐ VA ☐ _____ |
| **File #** | CTC-81801 | **Lender** | GUARANTEED RATE, INC. D/B/A RATE | **Loan ID #** | 265750079 |
| **Property** | 5812 NARCISSUS AVE<br>BALTIMORE, MD 21215 | | | **MIC #** | TBD |
| **Sale Price** | $246,000 | | | | |

## Loan Terms

| | | Can this amount increase after closing? |
|---|---|---|
| **Loan Amount** | $95,000 | **NO** |
| **Interest Rate** | 6.5% | **NO** |
| **Monthly Principal & Interest**<br>*See Projected Payments below for your Estimated Total Monthly Payment* | $600.46 | **NO** |
| **Prepayment Penalty** | | **Does the loan have these features?**<br>**NO** |
| **Balloon Payment** | | **NO** |

## Projected Payments

| **Payment Calculation** | | **Years 1-30** |
|---|---|---|
| Principal & Interest | | $600.46 |
| Mortgage Insurance | + | 0 |
| Estimated Escrow<br>*Amount can increase over time* | + | 573.54 |
| **Estimated Total Monthly Payment** | | $1,174.00 |

| | | This estimate includes | In escrow? |
|---|---|---|---|
| **Estimated Taxes, Insurance & Assessments**<br>*Amount can increase over time*<br>*See page 4 for details* | $573.54<br>a month | ☒ Property Taxes<br>☒ Homeowner's Insurance<br>☐ Other:<br>*See Escrow Account on page 4 for details. You must pay for other property costs separately.* | **YES**<br>**YES** |

## Costs at Closing

| | | |
|---|---|---|
| **Closing Costs** | $13,715.36 | Includes $4,219.20 in Loan Costs + $9,496.16 in Other Costs - $0 in Lender Credits. *See page 2 for details.* |
| **Cash to Close** | -$11,377.91 | Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.* |

# Closing Cost Details

| Loan Costs | | Borrower-Paid At Closing | Borrower-Paid Before Closing | Seller-Paid At Closing | Seller-Paid Before Closing | Paid By Others |
|---|---|---|---|---|---|---|
| **A. Origination Charges** | | **$1,650.00** | | | | |
| % of Loan Amount (Points) | to GUARANTEED RATE, INC. D/B/A RATE | | | | | |
| APPLICATION FEE | to GUARANTEED RATE, INC. D/B/A RATE | | $160.00 | | | |
| PROCESSING FEE | to GUARANTEED RATE, INC. D/B/A RATE | $500.00 | | | | |
| UNDERWRITING FEE | to GUARANTEED RATE, INC. D/B/A RATE | $990.00 | | | | |
| **B. Services Borrower Did Not Shop For** | | **$1,011.70** | | | | |
| APPRAISAL FEE | to CLEAR CAPITAL | -$325.00 | $575.00 | | | |
| CREDIT REPORT | to INFORMATIVE RESEARCH | $70.00 | | | | |
| CREDIT VERIFICATION FEE | to INFORMATIVE RESEARCH | $598.00 | | | | |
| MERS FEE | to MERS | $23.70 | | | | |
| TAX SERVICING FEE | to CORELOGIC | $70.00 | | | | |
| **C. Services Borrower Did Shop For** | | **$1,557.50** | | | | |
| TITLE – CLOSING PROTECTION LETTER | to OLD REPUBLIC NA ONAL TITLE INSURA | $55.00 | | | | |
| TITLE – DOC PREP FEE | to OLD REPUBLIC NA ONAL TITLE INSURA | $200.00 | | | | |
| TITLE – LENDERS TITLE INSURANCE | to OLD REPUBLIC NA ONAL TITLE INSURA | $332.50 | | | | |
| TITLE – LIEN CERTIFICATE/FEE | to OLD REPUBLIC NA ONAL TITLE INSURA | $55.00 | | | | |
| TITLE – RECORDING SERVICE FEE | to COMMERCE TITLE COMPANY, INC. | $50.00 | | | | |
| TITLE – SETTLEMENT FEE | to COMMERCE TITLE COMPANY, INC. | $375.00 | | | | |
| TITLE – TITLE EXAMINATION | to COMMERCE TITLE COMPANY, INC. | $100.00 | | | | |
| TITLE – TITLE INSURANCE BINDER | to OLD REPUBLIC NA ONAL TITLE INSURA | $50.00 | | | | |
| TITLE – TITLE SEARCH | to COMMERCE TITLE COMPANY, INC. | $175.00 | | | | |
| TITLE – TITLE SERVICE FEE | to OLD REPUBLIC NA ONAL TITLE INSURA | $65.00 | | | | |
| TITLE – WIRE FEE | to OLD REPUBLIC NA ONAL TITLE INSURA | $100.00 | | | | |
| **D. TOTAL LOAN COSTS (Borrower-Paid)** | | **$4,219.20** | | | | |
| Loan Costs Subtotals (A + B + C) | | $3,484.20 | $735.00 | | | |

| Other Costs | | | | | | |
|---|---|---|---|---|---|---|
| **E. Taxes and Other Government Fees** | | **$2,705.00** | | | | |
| Recording Fees | Deed: $60.00 Mortgage: $60.00 | $180.00 | | | | |
| CITY/COUNTY/STAMPS | to CIRCUT COURT FOR BALTIMORE CITY | $2,525.00 | | $3,070.00 | | |
| STATE TAX/STAMPS | to CIRCUT COURT FOR BALTIMORE CITY | | | $630.00 | | |
| **F. Prepaids** | | **$1,856.52** | | | | |
| Homeowner's Insurance Premium (12 mo.) | to HOMESTIE INSURANCE | $1,755.00 | | | | |
| Mortgage Insurance Premium ( mo.) | | | | | | |
| Prepaid Interest ($16.92 per day from 9/25/26 to 10/1/26) | | $101.52 | | | | |
| Property Taxes ( mo.) | | | | | | |
| **G. Initial Escrow Payment at Closing** | | **$2,563.74** | | | | |
| Homeowner's Insurance | $146.25 per month for 3 mo. | $438.75 | | | | |
| Mortgage Insurance | per month for mo. | | | | | |
| Property Taxes | $427.29 per month for 6 mo. | $2,563.74 | | | | |
| Aggregate Adjustment | | -$438.75 | | | | |
| **H. Other** | | **$2,370.90** | | | | |
| PROCESSING FEE (NON–APR) | to COMMERCE TITLE COMPANY | | | $125.00 | | |
| REAL ESTATE COMMISSION | to GREEN SUMMIT REALTY | | | $6,150.00 | | |
| REAL ESTATE COMMISSION | to EXP REALTY LLC | | | $6,150.00 | | |
| REAL ESTATE COMMISSION | | | | $595.00 | | |
| REALTOR TRANSACTION FEE | to GREEN SUMMIT REALTY | $795.00 | | | | |
| SURVEY FEE (OPTIONAL) | to EXACTA LAND SURVEYORS | $305.00 | | | | |
| TITLE – OWNERS TITLE INSURANCE (OPTIONAL) | to OLD REPUBLIC NA ONAL TITL | $1,270.90 | | | | |
| **I. TOTAL OTHER COSTS (Borrower-Paid)** | | **$9,496.16** | | | | |
| Other Costs Subtotals (E + F + G + H) | | $9,496.16 | | | | |

| | | | | | |
|---|---|---|---|---|---|
| **J. TOTAL CLOSING COSTS (Borrower-Paid)** | **$13,715.36** | | | | |
| Closing Costs Subtotals (D + I) | $12,980.36 | $735.00 | $16,720.00 | | |
| Lender Credits | | | | | |

## Calculating Cash to Close

**Use this table to see what has changed from your Loan Estimate.**

| | Loan Estimate | Final | Did this change? |
|---|---|---|---|
| Total Closing Costs (J) | $15,954.00 | $13,715.36 | **YES** • See **Total Loan Costs (D)** and **Total Other Costs (I)** |
| Closing Costs Paid Before Closing | $0 | -$735.00 | **YES** • You paid these Closing Costs **before closing** |
| Closing Costs Financed (Paid from your Loan Amount) | $0 | $0 | **NO** |
| Down Payment/Funds from Borrower | $157,000.00 | $151,000.00 | **YES** • You **decreased** this payment. See details in **Section K.** |
| Deposit | $0 | -$2,000.00 | **YES** • You **increased** this payment. See Deposit in **Section L.** |
| Funds for Borrower | $0 | $0 | **NO** |
| Seller Credits | $0 | -$14,760.00 | **YES** • See **Seller-Paid** column on Page 2 and Seller Credits in **Section L** |
| Adjustments and Other Credits | -$135,000.00 | -$158,598.27 | **YES** • See details in **Sections K** and **L** |
| **Cash to Close** | $37,954.00 | -$11,377.91 | |

## Summaries of Transactions

**Use this table to see a summary of your transaction.**

### BORROWER'S TRANSACTION

| | | |
|---|---|---|
| **K. Due from Borrower at Closing** | | **$260,382.09** |
| 01 Sale Price of Property | | $246,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | | |
| 03 Closing Costs Paid at Closing (J) | | $12,980.36 |
| 04 | | |
| **Adjustments** | | |
| 05 | | |
| 06 | | |
| 07 | | |
| **Adjustments for Items Paid by Seller in Advance** | | |
| 08 City/Town Taxes | 09/25/26 to 01/01/27 | $1,365.48 |
| 09 County Taxes | to | |
| 10 Assessments | to | |
| 11 | | |
| 12 PROPERTY TAX OVERPAYMENT | | $36.25 |
| 13 | | |
| 14 | | |
| 15 | | |
| **L. Paid Already by or on Behalf of Borrower at Closing** | | **$271,760.00** |
| 01 Deposit | | $2,000.00 |
| 02 Loan Amount | | $95,000.00 |
| 03 Existing Loan(s) Assumed or Taken Subject to | | |
| 04 POC AMOUNT PROCESSED | | |
| 05 Seller Credit | | $14,760.00 |
| **Other Credits** | | |
| 06 GIFT FUNDS FROM ESTHER GLUCK | | $40,000.00 |
| 07 | | |
| **Adjustments** | | |
| 08 | | |
| 09 PRIVATE LIEN | | $120,000.00 |
| 10 | | |
| 11 | | |
| **Adjustments for Items Unpaid by Seller** | | |
| 12 City/Town Taxes | to | |
| 13 County Taxes | to | |
| 14 Assessments | to | |
| 15 | | |
| 16 | | |
| 17 | | |

| **CALCULATION** | |
|---|---|
| Total Due from Borrower at Closing (K) | $260,382.09 |
| Total Paid Already by or on Behalf of Borrower at Closing (L) | -$271,760.00 |
| **Cash to Close ☐ From ☒ To Borrower** | **$11,377.91** |

### SELLER'S TRANSACTION

| | | |
|---|---|---|
| **M. Due to Seller at Closing** | | **$247,401.73** |
| 01 Sale Price of Property | | $246,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | | |
| 03 | | |
| 04 | | |
| 05 | | |
| 06 | | |
| 07 | | |
| 08 | | |
| **Adjustments for Items Paid by Seller in Advance** | | |
| 09 City/Town Taxes | 09/25/26 to 01/01/27 | $1,365.48 |
| 10 County Taxes | to | |
| 11 Assessments | to | |
| 12 | | |
| 13 PROPERTY TAX OVERPAYMENT | | $36.25 |
| 14 | | |
| 15 | | |
| 16 | | |
| **N. Due from Seller at Closing** | | **$166,480.00** |
| 01 Excess Deposit | | |
| 02 Closing Costs Paid at Closing (J) | | $16,720.00 |
| 03 Existing Loan(s) Assumed or Taken Subject to | | |
| 04 Payoff of First Mortgage Loan | | |
| 05 Payoff of Second Mortgage Loan | | |
| 06 | | |
| 07 | | |
| 08 Seller Credit | | $14,760.00 |
| 09 | | |
| 10 BALTIMORE CITY BUY BACK THE BLOCK | | $15,000.00 |
| 11 PRIVATE LIEN | | $120,000.00 |
| 12 | | |
| 13 | | |
| **Adjustments for Items Unpaid by Seller** | | |
| 14 City/Town Taxes | to | |
| 15 County Taxes | to | |
| 16 Assessments | to | |
| 17 | | |
| 18 | | |
| 19 | | |

| **CALCULATION** | |
|---|---|
| Total Due to Seller at Closing (M) | $247,401.73 |
| Total Due from Seller at Closing (N) | -$166,480.00 |
| **Cash ☐ From ☒ To Seller** | **$80,921.73** |

# Additional Information About This Loan

## Loan Disclosures

**Assumption**
If you sell or transfer this property to another person, your lender
☒ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

**Demand Feature**
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

**Late Payment**
If your payment is more than *15* days late, your lender will charge a late fee of *5% of the overdue monthly principal and interest payment.*

**Negative Amortization** (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

**Partial Payments**
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

**Security Interest**
You are granting a security interest in
*5812 NARCISSUS AVE, BALTIMORE, MD 21215*

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account**
***For now,*** your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

| Escrow | | |
|---|---|---|
| Escrowed Property Costs over Year 1 | $6,308.94 | Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance _County Property Tax |
| Non-Escrowed Property Costs over Year 1 | | Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs. |
| Initial Escrow Payment | $2,563.74 | A cushion for the escrow account you pay at closing. See Section G on page 2. |
| Monthly Escrow Payment | $573.54 | The amount included in your total monthly payment. |

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

| No Escrow | | |
|---|---|---|
| Estimated Property Costs over Year 1 | | Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year. |
| Escrow Waiver Fee | | |

***In the future,***
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

## Loan Calculations

| | |
|---|---|
| **Total of Payments.** Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. | $220,491.55 |
| **Finance Charge.** The dollar amount the loan will cost you. | $124,259.05 |
| **Amount Financed.** The loan amount available after paying your upfront finance charge. | $91,911.78 |
| **Annual Percentage Rate (APR).** Your costs over the loan term expressed as a rate. This is not your interest rate. | 6.821% |
| **Total Interest Percentage (TIP).** The total amount of interest that you will pay over the loan term as a percentage of your loan amount. | 127.655% |

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

## Other Disclosures

**Appraisal**
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**
See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

**Refinance**
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

| | Lender | Real Estate Broker (B) | Real Estate Broker (S) | Settlement Agent |
|---|---|---|---|---|
| **Name** | GUARANTEED RATE, INC. D/B/A RATE | GREEN SUMMIT REALTY | EXP REALTY LLC | COMMERCE TITLE COMPANY INC |
| **Address** | 10320 LITTLE PATUXENT PKWY COLUMBIA, MD 21044 | 6949 COPPERBEND LN BALTIMORE, MD 21209 | 9505 REISTERSTOWN RD STE 1S OWINGS MILLS, MD 21117 | 1777 REISTERSTOWN ROAD SUITE 200 WEST PIKESVILLE, MD 21208 |
| **NMLS ID** | 2611 | | | |
| **MD License ID** | 2611 | 681335 | 3301996 | 1651 |
| **Contact** | IRV SHNIDMAN | RAPHAEL MIFSUD | LAUREN MASSRE | ELI J. NEWMAN ESQ |
| **Contact NMLS ID** | 182740 | | | |
| **Contact MD License ID** | MD - 182740 | 3301996 | 681335 | 187203 |
| **Email** | IRV.SHNIDMAN@RATE.COM | RAPHAEL@GREENSUMMITREALTY.COM | LAUREN@SCHIFFHOMETEAM.COM | ELI@COMMERCETITLECO.COM |
| **Phone** | (410) 372-4121 | (443) 360-5360 | (443) 808-4401 | (410) 653-4004 |

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

JOEL GLUCK — 9/25/26 Date

SHOSHANA Y MYERS — 9/25/26 Date

**Commerce Title Company, Inc.**
**File No.** CTC-81801
**Tax ID #** 27-23-4429F-009
**Title Insurer:** Old Republic National Title Insurance Company

# SPECIAL WARRANTY DEED

**THIS DEED**, made this 25th day of September, 2026 by and between **Adam Abraham Cherlin**, party of the first part, Grantor; and **Joel Gluck and Shoshana Y. Myers, husband and wife, as tenants by the entirety**, parties of the second part, Grantees.

**- WITNESSETH -**

**THAT FOR AND IN CONSIDERATION** of the sum of TWO HUNDRED FORTY SIX THOUSAND AND 00/100 ($246,000.00), the receipt whereof is hereby acknowledged, the said Grantor does grant and convey to the said Grantees, their assigns, the survivor of them and the survivor's heirs, personal representatives, and/or assigns, in fee simple, all that lot of ground situate in the City of Baltimore, State of Maryland, known as 5812 Narcissus Avenue and described as follows, that is to say:

**SEE EXHIBIT "A"**

Being the same property which by deed dated January 10, 2025, and recorded among the Land Records of Baltimore City, Maryland on January 29, 2025, in Liber 27608, in Folio 196, was granted and conveyed by Levi Lowenstein unto Adam Abraham Cherlin.

**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 Grantees, their assigns, the survivor of them and the survivor's heirs, personal representatives, and/or assigns, in fee simple.

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

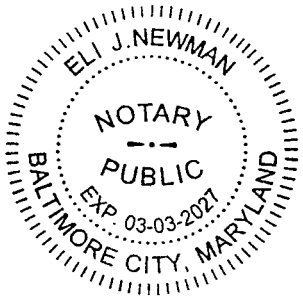
**AS WITNESS** the hand and seal of said Grantor, the day and year first above written.

_____(SEAL)
Adam Abraham Cherlin

STATE OF MARYLAND
COUNTY OF BALTIMORE, to wit:

I hereby certify that on the 24 day of September, 2026, before me, the subscriber, a Notary Public of the State of Maryland, appeared Adam Abraham Cherlin, known to me or satisfactorily proven to be the person whose name is subscribed to the within instrument and acknowledged the foregoing to be his act.

As witness, my hand and notarial seal.




_____
Signature of Notary Public

My Commission Expires:

**THIS IS TO CERTIFY** that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.

_____ (SEAL)
Eli J. Newman Esq.

**AFTER RECORDING, PLEASE RETURN TO:**
Commerce Title Company, Inc.
1777 Reisterstown Road
Suite 200 West
Pikesville, MD 21208

**EXHIBIT "A"**
**LEGAL DESCRIPTION**

BEGINNING for the same on the southwest side of Narcissus Avenue (as laid out 50 feet wide on the Plat of Glynnleigh) at the distance of 310 feet 8 inches southeasterly from the corner formed by the intersection of the southwest side of Narcissus Avenue with the southeast side of Glenn Avenue (80 feet wide) and running thence southeasterly binding on the southwest side of Narcissus Avenue 55 feet, thence southwesterly at right angles with Narcissus Avenue 132 feet 5 inches to the northeast side of a 15 foot alley there situate running parallel with Narcissus Avenue, thence northwesterly binding on the northeast side of said 15 foot alley with the use thereof in common 55 feet to intersect a line drawn southwesterly from the place of beginning at right angles with Narcissus Avenue, thence northeasterly reversing said line so drawn and binding thereon 132 feet 5 inches to the place of beginning.
The improvements thereon being known as No. 5812 NARCISSUS AVENUE (formerly known as No. 5810 Narcissus Avenue).

**CERTIFICATION OF OWNER-OCCUPIED STATUS**

**AND**

**AFFIDAVIT OF GRANTEE AS FIRST-TIME MARYLAND HOMEBUYER**

State of Maryland
County of Baltimore } to wit:

BEFORE me the undersigned authority, a Notary Public of the State of Maryland on this day appeared Joel Gluck and Shoshana Y. Myers who affirm or state under penalties of perjury that the following is true to the best of the knowledge, information, and belief of the individuals:

1. The undersigned are over 18 years of age and are otherwise competent to make this affidavit.
2. The undersigned are the buyers of certain real property situate in the State of Maryland, the improvements whereon are known as: 5812 Narcissus Avenue, Baltimore, MD 21215 (the Property).
3. The undersigned will occupy the property as their principal residence for at least 7 of the 12 months immediately following this conveyance.
4. The undersigned are first-time Maryland home buyers (defined in Real Property Article §14-104 as an individual who has never owned in the state residential real property that has been the individual's principal place of residence).
5. The undersigned make this affidavit to induce the State of Maryland to charge the State Transfer Tax at the reduced rate of 0.25% as provided in TP sec. 13-203.
6. The undersigned understand that any tax assessed at this reduced rate must be paid entirely by the sellers.

WITNESS the hand and seal of affiants.

Joel Gluck

Shoshana Y. Myers

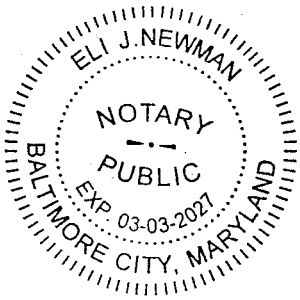
STATE OF MARYLAND
COUNTY OF BALTIMORE, to wit:

I hereby certify that on the 25 day of September, 2026, before me, the subscriber, a Notary Public of the State of Maryland, appeared Joel Gluck and Shoshana Y. Myers, known to me or satisfactorily proven to be the persons whose names are subscribed to the within instrument, and acknowledged the foregoing to be their acts.

As witness, my hand and notarial seal.

Signature of Notary Public

My commission expires:



**MARYLAND FORM WH-AR**

# Certification of Exemption from Withholding Upon Disposition of Maryland Real Estate Affidavit of Residence or Principal Residence

**2026**

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

**1. Transferor Information**

Name of Transferor Adam Abraham Cherlin

**2. Description of Property** (Street address. If no address is available, include county, district, subdistrict and lot numbers).

5812 Narcissus Avenue, Baltimore, MD 21215

**3. Reasons for Exemption**

**Resident Status**

☑ As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.

☐ Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf.

**Principal Residence**

☐ Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation.

**Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.**

**3a. Individual Transferors**

Witness

Adam Abraham Cherlin
Name

**Date 9/24/26

Signature

**3b. Entity Transferors**

Witness/Attest

Name of Entity

By

Name **Date

Title

** Form must be dated to be valid.

**Note:** Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

**To the Clerk of the Court:** Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

After Recording Return To:
GUARANTEED RATE, INC.
ATTN: FINAL DOCS
3940 N. RAVENSWOOD AVE SUITE 2W
CHICAGO, IL 60613

[Space Above This Line For Recording Data]

# PURCHASE MONEY DEED OF TRUST

GLUCK
Loan #: 265750079
MIN: 100196399052503040
MERS Phone: 1-888-679-6377
PIN: 27-23-4429F-009

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

**Parties**

**(A) "Borrower"** is JOEL GLUCK AND SHOSHANA Y MYERS, AS TENANCY BY ENTIRETY, currently residing at 6402 APOLLO DRIVE APARTMENT F, BALTIMORE, MD 21209 US. Borrower is the trustor under this Security Instrument.

**(B) "Lender"** is GUARANTEED RATE, INC.. Lender is a CORPORATION organized and existing under the laws of DELAWARE. Lender's address is 3940 N RAVENSWOOD AVE, CHICAGO, IL 60613. The term "Lender" includes any successors and assigns of Lender.

**(C) "Trustee"** is COMMERCE TITLE COMPANY INC. Trustee's address is 1777 REISTERSTOWN

ROAD SUITE 200 WEST, BALTIMORE, MD 21208. The term "Trustee" includes any substitute/successor Trustee.

**(D) "MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

**Documents**

**(E) "Note"** means the promissory note dated SEPTEMBER 25, 2026, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender NINETY-FIVE THOUSAND AND 00/100 Dollars (U.S. $95,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than OCTOBER 1, 2056.

**(F) "Riders"** means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

| | | |
|---|---|---|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Other(s) [specify] |
| ☐ 1-4 Family Rider | ☐ Planned Unit Development Rider | _____ |
| ☐ Second Home Rider | | |

**(G) "Security Instrument"** means this document, which is dated SEPTEMBER 25, 2026, together with all Riders to this document.

**Additional Definitions**

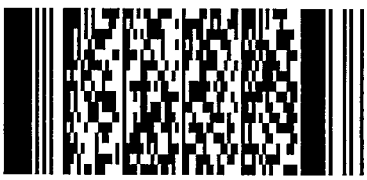
**(H) "Applicable Law"** means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

**(I) "Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.

**(J) "Default"** means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

**(K) "Electronic Fund Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument,





computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

**(L) "Electronic Signature"** means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

**(M) "E-SIGN"** means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

**(N) "Escrow Items"** means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

**(O) "Loan"** means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

**(P) "Loan Servicer"** means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

**(Q) "Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

**(R) "Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

**(S) "Partial Payment"** means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

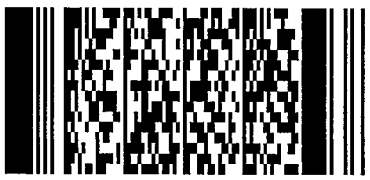
**(T) "Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

**(U) "Property"** means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

**(V) "Rents"** means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

**(W) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.





**(X) "Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.
**(Y) "UETA"** means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

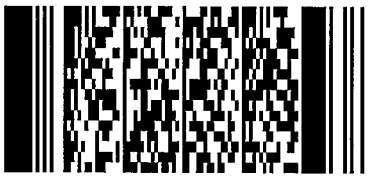
The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the **COUNTY** of **BALTIMORE CITY**:
**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".**
which currently has the address of **5812 NARCISSUS AVE**, **BALTIMORE**, Maryland **21215** ("Property Address");

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to grant and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Maryland state requirements to constitute a uniform security instrument covering real property.





UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

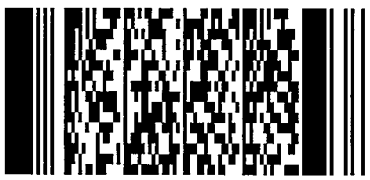
**2. Acceptance and Application of Payments or Proceeds.**

**(a) Acceptance and Application of Partial Payments.** Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

**(b) Order of Application of Partial Payments and Periodic Payments.** Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.





When applying payments, Lender will apply such payments in accordance with Applicable Law.

**(c) Voluntary Prepayments.** Voluntary prepayments will be applied as described in the Note.

**(d) No Change to Payment Schedule.** Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.**

**(a) Escrow Requirement; Escrow Items.** Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

**(b) Payment of Funds; Waiver.** Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

**(c) Amount of Funds; Application of Funds.** Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

**(d) Surplus; Shortage and Deficiency of Funds.** In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

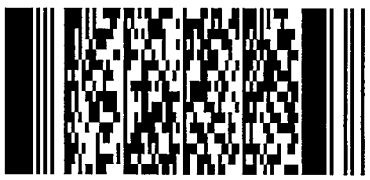
Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

**5. Property Insurance.**

**(a) Insurance Requirement; Coverages.** Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

**(b) Failure to Maintain Insurance.** If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be





payable, with such interest, upon notice from Lender to Borrower requesting payment.

**(c) Insurance Policies.** All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

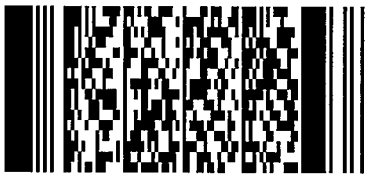
**(d) Proof of Loss; Application of Proceeds.** In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

**(e) Insurance Settlements; Assignment of Proceeds.** If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under





the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

**7. Preservation, Maintenance, and Protection of the Property; Inspections.** Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

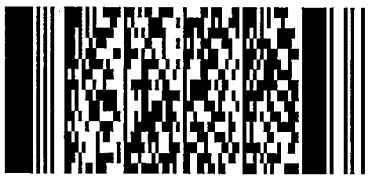
Lender may make reasonable entries upon and inspections of the Property. If Lender has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender will give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

**8. Borrower's Loan Application.** Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.**

**(a) Protection of Lender's Interest.** If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred





for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

**(b) Avoiding Foreclosure; Mitigating Losses.** If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

**(c) Additional Amounts Secured.** Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

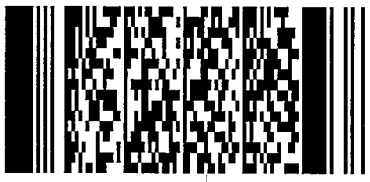
**(d) Leasehold Terms.** If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

**10. Assignment of Rents.**

**(a) Assignment of Rents.** If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

**(b) Notice of Default.** If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed





to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

**(c) Funds Paid by Lender.** If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

**(d) Limitation on Collection of Rents.** Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

**(e) No Other Assignment of Rents.** Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

**(f) Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

**(g) Additional Provisions.** Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

**11. Mortgage Insurance.**

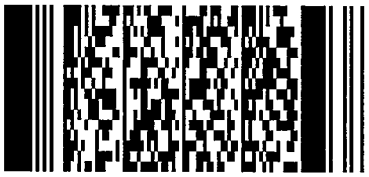
**(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower





will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

**(b) Mortgage Insurance Agreements.** Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

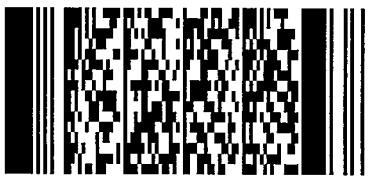
As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

**12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.**

**(a) Assignment of Miscellaneous Proceeds.** Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

**(b) Application of Miscellaneous Proceeds upon Damage to Property.** If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that





Partial Payments are applied in Section 2(b).

**(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property.** In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

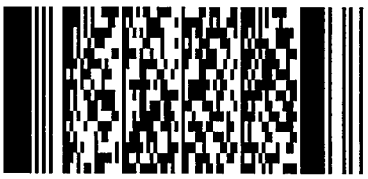
In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

**(d) Settlement of Claims.** Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "Opposing Party" means the third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

**(e) Proceeding Affecting Lender's Interest in the Property.** Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

**13. Borrower Not Released; Forbearance by Lender Not a Waiver.** Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the





amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

**14. Joint and Several Liability; Signatories; Successors and Assigns Bound.** Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

**15. Loan Charges.**

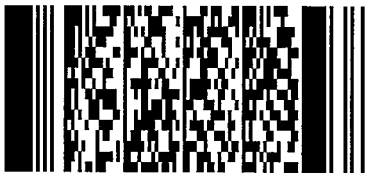
**(a) Tax and Flood Determination Fees.** Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

**(b) Default Charges.** If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

**(c) Permissibility of Fees.** In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

**(d) Savings Clause.** If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law, Borrower's





acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**16. Notices; Borrower's Physical Address.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

**(a) Notices to Borrower.** Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(b) Electronic Notice to Borrower.** Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

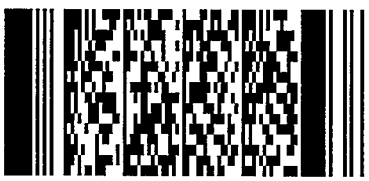
**(c) Borrower's Notice Address.** The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

**(d) Notices to Lender.** Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(e) Borrower's Physical Address.** In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

**17. Governing Law; Severability; Rules of Construction.** This Security Instrument is governed





by federal law and the law of the State of Maryland. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

**18. Borrower's Copy.** One Borrower will be given one copy of the Note and of this Security Instrument.

**19. Transfer of the Property or a Beneficial Interest in Borrower.** For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

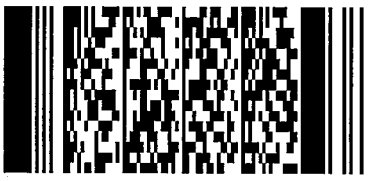
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

**20. Borrower's Right to Reinstate the Loan after Acceleration.** If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc)





pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

**21. Sale of Note.** The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

**22. Loan Servicer.** Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

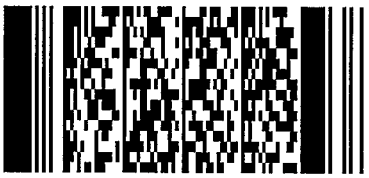
The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

**23. Notice of Grievance.** Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

**24. Hazardous Substances.**

**(a) Definitions.** As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic





petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

**(b) Restrictions on Use of Hazardous Substances.** Borrower will not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

**(c) Notices; Remedial Actions.** Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

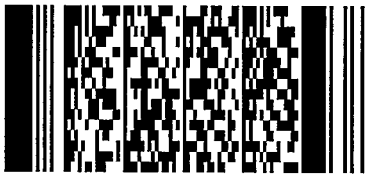
**25. Electronic Note Signed with Borrower's Electronic Signature.** If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

**26. Acceleration; Remedies.**

**(a) Notice of Default.** Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default;





(iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and sale.

**(b) Acceleration; Power of Sale; Expenses.** If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may, in accordance with the requirements set forth under Applicable Law, invoke the power of sale, assent to decree, and/or any other remedies permitted by Applicable Law. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26 as permitted under Applicable Law, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

**(c) Notice of Sale; Sale of Property.** If Lender invokes the power of sale, Lender will mail or cause Trustee to mail a notice of sale to Borrower and to other required recipients in the manner prescribed by Applicable Law. Trustee will give notice of sale by public advertisement and by such other means as required by Applicable Law. Trustee, without further demand on Borrower, will sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale and by notice to any other persons as required by Applicable Law. Lender or its designee may purchase the Property at any sale.

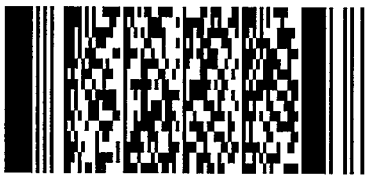
**(d) Trustee's Deed; Proceeds of Sale.** Trustee will deliver to the purchaser a Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to all expenses of the sale, including, but not limited to, Trustee's fees of 5.000% of the gross sale price and reasonable attorneys' fees and costs; (ii) to all sums secured by this Security Instrument; and (iii) any excess to the person or persons legally entitled to it.

Borrower, in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers, and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers, and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this Section 26 will be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

**27. Release.** Upon payment of all sums secured by this Security Instrument, Lender or Trustee will release this Security Instrument and mark the Note "paid" and return the Note to Borrower. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument only if the fee is paid to a third party for services rendered and is permitted under Applicable Law.

**28. Substitute Trustee.** Lender may, from time to time, by itself or through the Loan Servicer, remove Trustee and appoint a successor trustee to any Trustee appointed under this Security Instrument by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance





of the Property, the successor trustee will succeed to all the rights, title, power, and duties conferred upon Trustee in this Security Instrument and by Applicable Law.

**29. Possession of the Property.** Borrower will have possession of the Property until Lender has given Borrower notice of Default pursuant to Section 26.

**30. Assumption upon Decree of Absolute Divorce.** The Annotated Code of Maryland - Financial Institutions provides that any existing Borrower on the Loan may purchase the Property interest of another Borrower on the Loan by assuming the selling Borrower's portion of the Loan in connection with the granting of a decree of absolute divorce. The assuming Borrower must qualify for the underlying Loan as determined by the Lender. This Section 30 will apply only if (a) the Loan is not insured or guaranteed by the federal government, (b) the Property is (i) a "dwelling" under Section 11-501 of the Annotated Code of Maryland - Financial Institutions or (ii) residential real estate on which a "dwelling" is constructed or intended to be constructed, (c) the Property (or at least one unit contained therein) is owner-occupied, and (d) the Loan is primarily for personal, family, or household use.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.

- BORROWER - JOEL GLUCK

- BORROWER - SHOSHANA Y MYERS

**[Space Below This Line for Acknowledgment]**

State of Maryland, Baltimore County, to wit: I hereby certify, that on this 25TH day of SEPTEMBER, in the year 2026, before the subscriber, a Notary Public of the State of Maryland, personally appeared JOEL GLUCK; AND SHOSHANA Y MYERS, and acknowledged the foregoing deed to be his act.

In testimony whereof I have affixed my official seal this 25TH day of SEPTEMBER, A.D. 2026.

ELI J. NEWMAN
NOTARY PUBLIC
EXP. 03-03-2027
BALTIMORE CITY, MARYLAND

Notary Public

My Commission Expires: _____

# AFFIDAVIT OF CONSIDERATION AND DISBURSEMENT

STATE OF Maryland
COUNTY OF Baltimore

I HEREBY CERTIFY, that on this 25TH day of SEPTEMBER, 2026, before me, the undersigned, a Notary Public of the State of Maryland, in and for the County of City of Baltimore, personally appeared Connie Schaeman, the agent of Lender, known to me or satisfactorily proven, who made oath or affirmation in due form of law that the consideration recited in the Deed of Trust is true and bona fide as set forth therein, that the actual sum of money advanced at the closing transaction by Lender was paid over and disbursed by Lender to either the borrower or the person responsible for disbursement of funds in the closing transaction or to his or her respective agent at a time no later than the execution and delivery of the Deed of Trust by the grantor, that he or she is the agent of Lender, and that he or she is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

Notary Public

My Commission Expires:

ELI J. NEWMAN
NOTARY PUBLIC
EXP. 03-03-2027
BALTIMORE CITY, MARYLAND

Individual Loan Originator: IRV SHNIDMAN, NMLSR ID: 182740
Loan Originator Organization: GUARANTEED RATE, INC., NMLSR ID: 2611

# Exhibit "A"
## Property Description

BEGINNING for the same on the southwest side of Narcissus Avenue (as laid out 50 feet wide on the Plat of Glynnleigh) at the distance of 310 feet 8 inches southeasterly from the corner formed by the intersection of the southwest side of Narcissus Avenue with the southeast side of Glenn Avenue (80 feet wide) and running thence southeasterly binding on the southwest side of Narcissus Avenue 55 feet, thence southwesterly at right angles with Narcissus Avenue 132 feet 5 inches to the northeast side of a 15 foot alley there situate running parallel with Narcissus Avenue, thence northwesterly binding on the northeast side of said 15 foot alley with the use thereof in common 55 feet to intersect a line drawn southwesterly from the place of beginning at right angles with Narcissus Avenue, thence northeasterly reversing said line so drawn and binding thereon 132 feet 5 inches to the place of beginning.
The improvements thereon being known as No. 5812 NARCISSUS AVENUE (formerly known as No. 5810 Narcissus Avenue).

THIS PURCHASE MONEY SECOND MORTGAGE, made this 25th day of September, 2026, by and between Joel Gluck and Shoshana Y. Myers, whose address is 5812 Narcissus Avenue, Baltimore, MD 21215, parties of the first part, Mortgagors, and Esther Gluck and Carol Rappaport, whose address is 40 Idaho Street, Passaic, NJ, 07055, parties of the second part, Mortgagees.

WHEREAS, the said Mortgagors stand bona fide indebted unto the said Mortgagees in the full and just sum of One Hundred Twenty Thousand Dollars($120,000). Interest will be due on this loan at a rate of .5% per annum. Monthly interest only payments in the amount of $50 will be due each and every month during the term of the loan with the first payment due 30 days from the date of this mortgage. All payments are to be paid upon maturity of the loan.

Said sum is due and payable on September 25, 2031, or upon the transfer of the property at which time the entire principal indebtedness shall become due and payable in lawful money of the United States of America;

WHEREAS, it was a condition precedent to the granting of the aforesaid loan that it be secured by a Mortgage, wherefore these presents are executed.

All sums aforesaid are to be paid in lawful money of the United States of America, which shall be the legal tender in payment of all debts and dues, public and private, at the office of the Mortagees at the address hereinabove stated, or at such other address as the Mortagees or the holder of this Mortgage may, from time to time, designate in writing.

And in order to secure and assure the repayment of said principal sum and the performance of the covenants herein contained, this Mortgage is executed.

NOW THEREFORE, This Mortgage Witnesseth, that in consideration of the premises and the sum of One Dollar ($1.00), Mortgagors do hereby convey and assign to Mortgagees the fee simple interest in all that lot of ground and premises situate and lying in Baltimore City, State of Maryland, known as 5812 Narcissus Avenue, Baltimore, MD 21215 and described as follows, that is to say:

FOR DESCRIPTION SEE "EXHIBT A" ATTACHED HERETO AND MADE A PART HEREOF

TOGETHER with the buildings and improvements thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said lot of land, with the improvements and appurtenances aforesaid, unto the said Mortgagees,

PROVIDED that if the said principal sum of money loaned as aforesaid, shall be paid when due, and if all of the covenants herein mentioned shall be performed, then this Mortgage shall be void.

BUT upon any default being made in the payment of the said principal in whole or in part, when due, or upon any default being made in any covenant or condition of this Mortgage, then the whole Mortgage debt hereby secured shall thereupon be deemed due and payable forthwith.

AND the said Mortgagors, in accordance with the provisions of the Real Property Article of the Code of Public General Laws of the State of Maryland, of the Maryland Rules, or of any other general or local laws of the State of Maryland relating to mortgages, including any amendments, supplements or additions thereto, do hereby (1) declare assent to the passing of a decree for the sale of the herein described property at any time after a default has occurred in any of the conditions of this Mortgage, as herein provided; and the said Mortgagors do (2) also authorize the said Mortgagees, their heirs, personal representatives, successors or assigns, or their or its attorney, after any such default shall have occurred as aforesaid, to sell the hereby mortgaged property. Upon any such sale, whether made under the assent to the passing of a decree or under the above power of sale, the property as a whole may be sold, and it shall not be the duty of the party selling to sell the same in parts or in lots, but such party may do so, and the sale may be made after giving the notice required by law of the time, place, manner and terms of sale in some newspaper published in the City or County in which the land is situate; and the party selling may also give such other notice as he may deem expedient. The terms of any such sale may be all cash upon ratification of the sale, or such other terms as the party selling may deem expedient.

AND it is agreed that upon any sale of said property under this Mortgage, the proceeds of sale shall be applied as follows, to wit: First, to the payment of all expenses incident to said sale, including a reasonable counsel fee for conducting the proceedings if without contest, but if legal services be rendered to the trustee appointed by such decree or to the Mortgagees or their assignee or to the party selling under the power of sale in connection with any contested matter in the proceedings, then such other counsel fees and expenses shall be allowed out of the proceeds of sale as the court may deem proper; and also a commission to the party making said sale equal to the commission allowed trustees for making sales of property under decree of a court of equity in Maryland; second, to the payment of all claims of the Mortgagees, their heirs, personal representatives, successors or assigns hereunder, whether the same shall have then matured or not, and third, the

balance, if any, to the said Mortgagors, their heirs, personal representatives, successors or assigns. Half of such commission and all such expenses and cost shall be paid by the Mortgagors, their heirs, personal representatives, successors or assigns, in the event that the Mortgage debt shall be paid after any advertisement of said property, but before sale thereof.

AND it is covenanted that until default be made in any covenant or condition of this Mortgage (but not thereafter), the said Mortgagors, their heirs, personal representatives, successors or assigns, shall have possession of the property, upon paying in the meantime all taxes and assessments, ground rents, public dues and charges levied or assessed or to be levied or assessed on the mortgaged property and on the Mortgage debt, which Mortgage debt, taxes, assessments, ground rents, public dues and charges the said Mortgagors on behalf of themselves and their heirs, personal representatives, successors or assigns, covenants to pay when legally due, and upon payment thereof to exhibit to the Mortgagees the receipted bills thereof, at the place of business of the mortagee, or his agent. And the Mortgagees shall have the right and authority to pay any delinquent expenses which the Mortgagors have covenanted to pay and fails to pay, and the amount so paid shall be added to the principal debt named herein and shall bear no interest. And upon any default in any of the covenants of this Mortgage, the Mortgagees shall be entitled, without notice to the Mortgagors to the immediate appointment of a receiver of said property, without regard to the adequacy or inadequacy of the property as security for the Mortgage debt; and upon any such default, whether or not a receiver be appointed, the rents and profits of said property are hereby assigned to the Mortgagees as additional security.

SHOULD the title or the equity of redemption in the property hereinbefore described be acquired, in whole or in part, by voluntary or involuntary deed, grant or assignment, by any persons, firm or corporation, or should the Mortgagors be declared insolvent or bankrupt, then this Mortgage shall be in default and the balance then due or to become due shall, at the election of the Mortgagees, be immediately due and payable, unless such voluntary deed, grant or assignment shall first be consented to by the Mortgagees herein.

AND the said Mortgagors on behalf of themselves and heir heirs, personal representatives, successors or assigns, covenant to pay the Mortgage debt thereon and to keep the improvements on the land insured against loss by fire and other hazards as required by the Mortgagees, their heirs, personal representatives, successors or assigns in an insurance company or companies acceptable to, and in an amount approved by, the said Mortgagee, and to cause the policy or policies to be so framed or indorsed as in case of fire or other loss to inure to the benefit of the said Mortgagees, their heirs, personal representatives, successors or assigns, to the extent of the lien or claim under this mortgage, and to deliver the policy or policies to the Mortgagees, to be kept by the Mortgagees. And in the event of any loss by fire or other hazard the insurance company or companies are hereby directed by the Mortgagors to make payment for such loss to the Mortgagees only, and not to the Mortgagors and Mortgagees jointly; such payment to the Mortgagees shall be applied to the extinguishment of the principal, and expenses secured

by this Mortgage, whether then due or not, but shall not exceed the amount payable under this Mortgage, or such money so payable may, with the consent of the Mortgagees, be applied to the repairing the premises damaged. And the said Mortgagors also covenant and agree that no fire or other hazard insurance shall be effected or remain in force on the hereby mortgaged property except as provided for herein. And the said Mortgagors covenants to warrant specially the said property, and to execute such further assurances thereof as may be requisite.

WHENEVER used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the hand and seal of the said Mortgagors.

TEST:

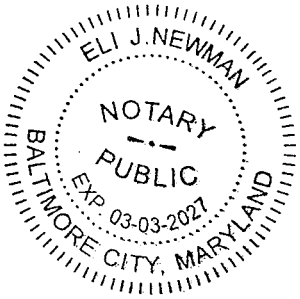
_____ _____(Seal)
Joel Gluck

_____ _____(Seal)
Shoshana Y. Myers

STATE OF MARYLAND, OF BALTIMORE, TO WIT:

On this 25 day of September, 2026, before me, a Notary Public of the said State, personally appeared Joel Gluck and Shoshana Y. Myers, known to me or satisfactorily proven to be Mortgagors within this Mortgage, and who, in my presence, signed and sealed the same and acknowledged that they executed the same for the purposes therein contained.

In Testimony Whereof, I have hereunto set my hand and affixed my official seal.




_____
Notary Public

My Commission Expires: _____

EXHIBIT A
LEGAL DESCRIPTION

BEGINNING for the same on the southwest side of Narcissus Avenue (as laid out 50 feet wide on the Plat of Glynnleigh) at the distance of 310 feet 8 inches southeasterly from the corner formed by the intersection of the southwest side of Narcissus Avenue with the southeast side of Glenn Avenue (80 feet wide) and running thence southeasterly binding on the southwest side of Narcissus Avenue 55 feet, thence southwesterly at right angles with Narcissus Avenue 132 feet 5 inches to the northeast side of a 15 foot alley there situate running parallel with Narcissus Avenue, thence northwesterly binding on the northeast side of said 15 foot alley with the use thereof in common 55 feet to intersect a line drawn southwesterly from the place of beginning at right angles with Narcissus Avenue, thence northeasterly reversing said line so drawn and binding thereon 132 feet 5 inches to the place of beginning.

The improvements thereon being known as No. 5812 NARCISSUS AVENUE (formerly known as No. 5810 Narcissus Avenue).

GUARANTEED RATE, INC. D/B/A RATE

# CLOSING INSTRUCTIONS

GLUCK 265750079

**Loan Number:** 265750079
**Borrower Name(s):** JOEL GLUCK and SHOSHANA Y MYERS
**Property Address:** 5812 NARCISSUS AVE, BALTIMORE, MD 21215
**Closer:** RICHEL DARRAH
**Closer Phone:** (312) 383-6336
**Closer Email:** RICHEL.DARRAH@RATE.COM
**Settlement Company:** COMMERCE TITLE COMPANY INC
1777 REISTERSTOWN ROAD
SUITE 200 WEST
PIKESVILLE, MD 21208
**Settlement Agent Phone:** (410) 653-4004
**Settlement Agent Email:** ELI@COMMERCETITLECO.COM
**Seller(s):** ADAM ABRAHAM CHERLIN

**Settlement Order Number:** CTC-81801
**Closing Date/Doc Date:** 09/25/2026
**Disbursement Date:** 09/25/2026
**Loan Type:** Conventional
**Loan Product:** FANNIE MAE FTHB AMI CONFORMING 30 YEAR FIXED
**Loan Purpose:** Purchase
**Loan Amount:** $95,000.00
**Term:** 360
**1st Payment Date:** 11/01/2026
**Last Payment Date:** 10/01/2056
**Interest Rate:** 6.500%
**Case Number:**
**Sales Price:** $246,000.00

**Borrower Vesting:** JOEL GLUCK AND SHOSHANA Y MYERS, AS TENANCY BY ENTIRETY

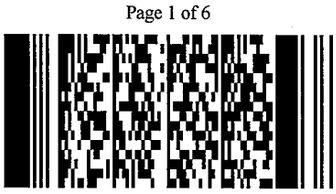
| Return Executed Original Package within 24 hours of signing to: | Return Final Documents within 60 days of closing to: |
|---|---|
| GUARANTEED RATE, INC. D/B/A RATE<br>ATTN: Shipping<br>3940 N. Ravenswood Ave, Suite 1W<br>Chicago, IL 60613 | GUARANTEED RATE, INC. D/B/A RATE<br>ATTN: Final Docs<br>3940 N. Ravenswood Ave, Suite 2W<br>Chicago, IL 60613 |

## Do Not Close this loan without first notifying the Lender in the following instances:

1) The Closing and Disbursement Date(s) do not match the date(s) written on these Closing Instructions.
2) The information within the documents do not match the information provided in these Closing Instructions.
3) Any correction to loan documents must be approved in writing by the GUARANTEED RATE, INC. D/B/A RATE Closer or Closing Manager in advance.
    a) Lender-approved deletions should be made by marking a single line through the language being deleted.
    b) All additions and deletions must be initialed by all Borrowers.
    c) No white-out permitted.
4) Changes to the fees, documents, instructions, or conditions. Changes include but are not limited to:
    a) Moving fees from Borrower to Seller paid or Seller to Borrower paid
    b) Adding or Removing fees
    c) Adjusting fees

**Closing Prohibited:** GUARANTEED RATE, INC. D/B/A RATE does not permit the use of Audio Visual (A/V) Technology (aka Remote Ink Signing *RIN*) to obtain original wet signatures on closing documentation. Signatures must be executed in the presence of a live notary with proper precautions to maintain safety and wellbeing of all parties involved in the signing. Only





vendors whose technology is pre-authorized for use by **GUARANTEED RATE, INC. D/B/A RATE** are permitted.

## Executing the Documents

1) As the Settlement Agent, you must witness all signatures on ink sign documents.
2) The borrower(s) must sign all documents exactly as their name appears on the blank line provided for their signature.
3) Signing in counterpart is not acceptable.
4) Pre-dating documents is prohibited. Dates cannot be ink-stamped; they must be handwritten.
5) The Notary must ensure the dates, counties, and states are correct.
    a) If any notary adjustments are needed, the Notary must cross out, correct, and initial the changes.
6) **GUARANTEED RATE, INC. D/B/A RATE** will invoice for any monetary losses caused by incorrect notary information. Losses may include but are not limited to:
    a) Re-recording fees
    b) Mobile notary fees for borrower re-acknowledgment
    c) Warehouse bank curtailments
    d) Investor lock extensions

## Transaction Specific

POA (if applicable)

1) A Power of Attorney must be approved by **GUARANTEED RATE, INC. D/B/A RATE** in advance. If approved, the POA must be recorded in the same county in which the Security Instrument is recorded, and a certified copy must be provided to us.
2) If the POA verbiage is NOT typed on signature lines within the closing package, documents must be redrawn. A copy of the executed POA must be provided prior to the redraw.
3) Documents must be signed exactly as the signature lines read. For example: Borrowers are John and Mary Smith. John will be signing for Mary:
    a) For IL, NY, PA, WI - Documents must be signed as: "Mary Smith by John Smith Her (/His) Agent"
    b) For all other states - Documents must be signed as: "Mary Smith by John Smith as Attorney in Fact"

PURCHASE

1) **Any Disbursements on the Seller Side of the CD** greater than $5,000 must be documented in writing by the seller and approved by the **GUARANTEED RATE, INC. D/B/A RATE** Underwriter. Any payout that is not reflected on the Closing Disclosure is not permitted.
2) **Seller to execute any ancillary documents** requested by **GUARANTEED RATE, INC. D/B/A RATE**. As the Settlement Agent/Escrow Agent, you must assist in obtaining these following the closing.
3) **Purchase Price on the CD** must match loan approval and sales contract. If the sales price is different from what is noted on the Closing Disclosure furnished by **GUARANTEED RATE, INC. D/B/A RATE**, the Borrower's approval is no longer valid and must be re-approved by **GUARANTEED RATE, INC. D/B/A RATE**.
4) **Real Estate Commissions** cannot exceed standard commission rate in market area and cannot be more than 8% of the purchase price. The amount over 8% must be deducted from the sales price. Contact **GUARANTEED RATE, INC. D/B/A RATE** if this loan contains excessive commissions so the loan amount can be adjusted. Total commissions/marketing fees include but are not limited to:
    a) Marketing Fees
    b) Finder's Fees

c) Referral Fees
d) Consulting Fees
e) Assignment of Sales Incentives

## Recording Fees

Only the true and accurate cost of city/county/state recording may be reflected in Section E of the Closing Disclosure. Any service fees (Simplifile, Electronic Recording, etc.) may not be included as part of the Recording Fee(s) and must be itemized separately with the remaining settlement charges. Settlement/Escrow Agent shall be responsible for costs incurred by Lender and refunds to Borrower for fees improperly charged and/or disclosed.

## Title Insurance Coverage

Title Insurance coverage and vesting must be written under the same terms and conditions as the marked-up Title Commitment/Report previously provided to **GUARANTEED RATE, INC. D/B/A RATE**.

Clear Title

The ALTA Title Policy must be free from liens, encumbrances, easements, encroachments, and other title matters except:

1) The lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument.
2) General, specific, state, county, city, school or other taxes and assessments not yet due or payable.

First Lien Position

This loan must record in first lien position (unless otherwise stated) on or prior to the disbursement date.

Issue Endorsements

The following endorsements are required on the final policy: **COMP, EPA, LOC**

| Required on Every Loan | Required if a Matching Rider is Present |
|---|---|
| Comprehensive (COMP/ALTA 9/FL FORM 9) | PUD (ALTA 5) |
| Environmental (EPA/EPL/8.1) | CONDO (ALTA 4) |
| Location (LOC) - for purchases only, but can be removed if we have a Survey, Condo, or PUD | LEASEHOLD (ALTA 13) |
| | MANUFACTURED HOUSING (ALTA 7) |
| | ARM (ALTA 6) |
| | T-19 without deletion - for Texas only |

## Final Documents

All final documents, including accurate and complete final title policies, recorded security instruments, including copies of recorded warranty/quit claim deed, if applicable, must be returned to **GUARANTEED RATE, INC. D/B/A RATE** 60 days from the date of closing. If the form and content of the Title Policy are not correct, it will be returned to Settlement Agent for correction. This may cause a delay to an investor and may result in financial loss due to investor purchase deadlines and/or warehouse charges. Final Documents not returned within 90 days may be subject to fees/fines. **GUARANTEED RATE, INC. D/B/A RATE** will hold you responsible. Minimum charge for late or incorrect policies is 1/8 of 1% of the original loan amount per day for the first 60 days late.

The documents must be delivered according to the following guidelines:

Recorded Mortgages/Deeds of Trust:

- Either the original or a court certified copy is required.
- If e-recorded, both the original wet signed mortgage AND the recorded copy must be provided.
- Security Instruments for simultaneous subordinate lien closings must also be returned to **GUARANTEED RATE, INC. D/B/A RATE**. If the subordinate lien holder requires originals be shipped directly to them, a copy of the recorded instrument must still be provided to **GUARANTEED RATE, INC. D/B/A RATE**.

Final Title Policies:

- Must be written on the 2021 ALTA form.
- May be e-mailed to finaldocs@rate.com. **GUARANTEED RATE, INC. D/B/A RATE** loan number required within subject line. Emails must NOT be in secure email form. Include copies of recorded warranty and/or quit claim deed, if applicable.

Fees:

Settlement Agent/Escrow Agent may only charge PERMISSIBLE fees properly disclosed in accordance with applicable state and federal rules, regulations, and guidelines. Settlement Agent/Escrow Agent shall be responsible for refunding the borrower and reimbursing the Lender for any costs incurred due to Settlement Agent/Escrow Agent's charging of impermissible fees, inaccurate disclosure of fees and/or failure to comply with these instructions.

## Post-Closing

Should anything occur post-closing that results in changes to the documentation and/or disclosures previously submitted to **GUARANTEED RATE, INC. D/B/A RATE** by **COMMERCE TITLE COMPANY INC**, updated documentation reflecting any and all changes MUST be provided along with supporting evidence to PostConsummationCD@rate.com.

## Closing Cancellation - Return Funds

Please contact your **GUARANTEED RATE, INC. D/B/A RATE** Closer via phone and verify return wire instructions prior to sending funds back to **GUARANTEED RATE, INC. D/B/A RATE**. This step must be completed for fraud prevention purposes.

## Contract Agreement

By your signature on this document, you hereby agree that this represents a contractual Agreement by and between you and **GUARANTEED RATE, INC. D/B/A RATE** For the purposes of this agreement, "you" means the settlement agent, attorney, or escrow agent and may include an independent contractor providing services for you for the purposes of witnessing/notarizing signatures. You hereby acknowledge that you are acting as the Settlement Agent for **GUARANTEED RATE, INC. D/B/A RATE** and, as such, you are responsible for faithfully performing, and warranting, all the duties described herein. Prior to closing and funding, you are responsible for ensuring:

1) Compliance with all instructions provided in this Agreement.
2) All conditions within the closing instructions and funding requirements have been satisfied.
3) There have been no alterations made to any document, unless approved by **GUARANTEED RATE, INC. D/B/A RATE** closer **RICHEL DARRAH**.
4) You've received funding authorization from **GUARANTEED RATE, INC. D/B/A RATE**.
5) You do not have knowledge of a prior, concurrent, or subsequent transaction which would transfer title to the subject property or create additional liens on this property not previously disclosed on the Title Commitment/Report.

| **Return Executed Original Package within 24 hours of signing to:** | **Return Final Documents within 60 days of closing to:** |
|---|---|
| **GUARANTEED RATE, INC. D/B/A** | **GUARANTEED RATE, INC. D/B/A** |

| RATE<br>ATTN: Shipping<br>3940 N. Ravenswood Ave, Suite 1W<br>Chicago, IL 60613 | RATE<br>ATTN: Final Docs<br>3940 N. Ravenswood Ave, Suite 2W<br>Chicago, IL 60613 |
|---|---|

***GUARANTEED RATE, INC. D/B/A RATE*** *reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument. These instructions become the transmittal letter and request for funds when signed and dated below by a LICENSED Settlement Agent. The undersigned Settlement Agent agrees to comply with all instructions contained herein. I realize my failure to return all final documents as described above will result in* ***GUARANTEED RATE, INC. D/B/A RATE*** *incurring additional costs and penalties. I, on behalf of the Settlement Agent, agree to promptly, provide any final documents upon demand from* ***GUARANTEED RATE, INC. D/B/A RATE*** *I, on behalf of the Settlement Agent, agree to pay any cost or penalties* ***GUARANTEED RATE, INC. D/B/A RATE*** *incurs due to our inability to follow all guidelines.*

**GUARANTEED RATE, INC. D/B/A RATE** and its affiliates prohibits disbursement of funds to be sent to non-subject property addresses. Further, **GUARANTEED RATE, INC. D/B/A RATE** and its affiliates shall require that all transactions receiving cash back in excess of $100,000.00 be performed at the subject property address.

## Acknowledged and Agreed:

Settlement Agent (Must Print Legibly)

Eli Newman 9/25/26

Signature of Settlement Agent Date

COMMERCE TITLE COMPANY INC

# ADDENDUM TO CLOSING INSTRUCTIONS FOR FREDDIE MAC LOANS

If the Loan Product is a Freddie Mac eligible Loan, this Addendum shall apply and be incorporated into the Closing Instructions. Capitalized terms used and not otherwise defined herein have the meanings assigned in the Freddie Mac Seller/Servicer Guide as amended from time to time and located at https://guide.freddiemac.com/app/guide/home (the "Guide").

Pursuant to the terms of the Guide, **GUARANTEED RATE, INC. D/B/A RATE** is required to have certain contractual provisions in the Closing Instructions with You. Such provisions will permit Freddie Mac to enforce **GUARANTEED RATE, INC. D/B/A RATE**'s rights under the Closing Instructions as a third-party beneficiary if **GUARANTEED RATE, INC. D/B/A RATE** fails to do so, and also provide notification of certain events to Freddie Mac if a Material Adverse Effect would occur.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties hereto agree as follows:

1. Third-Party Beneficiary: **GUARANTEED RATE, INC. D/B/A RATE** and You expressly acknowledge and agree that Freddie Mac is a third-party beneficiary of the Closing Instructions and this Addendum and that Freddie Mac shall have the full right to sue upon and enforce the Closing Instructions and this Addendum in accordance with its terms as if it were a signatory thereto.

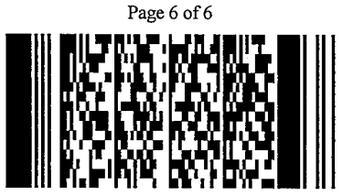
2. Information Security and Business Continuity: You shall (a) comply with the requirements substantially similar to those imposed on **GUARANTEED RATE, INC. D/B/A RATE** under Section 1302.2 and Section 1302.3 of the Guide by establishing Information Security and Business Continuity plans as prescribed in the foregoing referenced sections; and (b) refrain from interfering with or impairing any obligations of **GUARANTEED RATE, INC. D/B/A RATE** to Freddie Mac under a Purchase Documents of which any member of Your Senior Management has actual knowledge. In particular, You shall notify **GUARANTEED RATE, INC. D/B/A RATE** of any Security Incident in order for **GUARANTEED RATE, INC. D/B/A RATE** to comply with its obligations under Section 1302.2(c) of the Guide.

3. Indemnification: **GUARANTEED RATE, INC. D/B/A RATE** shall indemnify Freddie Mac and its directors, officers, employees, agents, successors and assigns and hold each harmless from and against any and all liabilities, losses, claims, actions, damages, including, but not limited to, indirect, incidental, special or consequential damages, whether foreseeable or not, judgments, costs and expenses, including reasonable attorney's fees, arising directly or indirectly out of or relating to any breach of **GUARANTEED RATE, INC. D/B/A RATE**'s representation, warranty, covenant and/or obligation under Section 1302.2 or Section 1302.3 of the Guide, whether such breach arises out of its own action or inaction or the action or inaction of You or of any **GUARANTEED RATE, INC. D/B/A RATE** or Your director, officer, employee, subcontractor, partner, principal, agent, successor or assign.

4. Change in Existing Agreements: You shall promptly notify **GUARANTEED RATE, INC. D/B/A RATE** if any proposed change in the Closing Instructions or the services provided thereunder is reasonably likely to have a Material Adverse Effect on Freddie Mac, such that **GUARANTEED RATE, INC. D/B/A RATE** shall be obligated to notify Freddie Mac under Section 2101.12(f)(2)(d) of the Guide.

5. Litigation and Disputes: You shall immediately notify **GUARANTEED RATE, INC. D/B/A RATE** of any dispute, litigation or other adversary proceeding related to the Closing Instructions or the services provided thereunder which is reasonably likely to have a Material Adverse Effect on Freddie Mac, such that **GUARANTEED RATE, INC. D/B/A RATE** shall be obligated to notify Freddie Mac under Section 2101.10 of the Guide.





GUARANTEED RATE, INC. D/B/A RATE

# FLASHCLOSE - HYBRID INSTRUCTIONS

GLUCK 265750079

## Mobile Notaries Assisting with eSign Completion

A FlashClose - Hybrid closing is the standard closing experience for **GUARANTEED RATE, INC. D/B/A RATE** with all eligible files. In addition to providing the borrower time to review their documents ahead of closing, our goal is to reduce the paperwork burden for our Settlement Agents and Mobile Notaries who conduct closings by allowing the borrower to electronically sign many ancillary documents ahead of the in-person appointment.

These guidelines will help any Settlement Agent or Notary assist a borrower with completing their eSign documents.

## Prior to Appointment

Verify if eSign is complete with the Settlement office.

## At Closing Appointment

If you are not able to verify eSign status, ask the borrower if they completed eSign when they arrive to the closing appointment.

Questions to ask:

- "Let's get started! Did you already complete the eSign portion?"
- "Did you receive FlashClose email confirmation: 'The online portion of your closing is complete'?"

If the borrower responds "No" - You can help the borrower complete eSign right at the table following the instructions below.

### eSign Instructions

***A laptop, tablet, or smartphone can be used***

1) Borrower to check their email account
2) Locate email - Subject line: "FlashClose…", and click access link
3) Borrower will sign-in using their credentials
4) Borrower will complete all eSign actions until finished

*-OR-*

1) Within the Settlement Agent's FlashClose platform, select the Signers tab
2) Select a Signer and click on the right arrow
3) Borrower will sign-in using their credentials
4) Borrower will complete all eSign actions until finished





## FlashClose - Hybrid FAQs

**Q: Who sends FlashClose emails?**
A: The borrower should look for email from **GUARANTEED RATE, INC. D/B/A RATE** (a noreply email address) with subject line: "FlashClose...."

**Q: What if the borrower can't find the FlashClose email?**
A: Have the borrower check their spam/junk folder. If still not found, call the **GUARANTEED RATE, INC. D/B/A RATE** Closer. They can resend notification to the borrower.

**Q: When can the borrower eSign?**
A: eSigning must be completed on the Closing Date (between 12:01am and 11:59pm in the subject property time zone).

**Q: Is there a Support desk or Help line?**
A: Please reach out to **GUARANTEED RATE, INC. D/B/A RATE** Closer, **RICHEL DARRAH** at **(312) 383-6336** or **RICHEL.DARRAH@RATE.COM**.

**Q: Can a borrower get copies or download their documents?**
A: Yes, both during the review and signing stages. The borrower can sign-in to the FlashClose platform and download a PDF of all documents or specific individual documents.

**Q: What if the borrower doesn't want to complete eSign?**
A: Prior to closing, the loan team prepares the borrower and ensures they understand their steps and actions for completing eSign. If the borrower opts-out from Hybrid, the transaction will be sent to the Settlement Agent as a regular ink-sign package.

GUARANTEED RATE, INC. D/B/A RATE
NMLS#: 2611

Name: SHOSHANA Y MYERS
Loan #: 265750079
Property Address: 5812 NARCISSUS AVE, BALTIMORE, MD 21215
Serv. #:
MIN #: 100196399052503040

# Loan Application Attestation

## READ AND UNDERSTAND THIS DOCUMENT

I am the borrower on the above-referenced loan ("the Mortgage"), secured by the abovementioned property.

Income and Employment Attestation

1. I **HAVE NOT** had any changes to my employment or income as reflected on our loan application; and
2. I am not on severance; and
3. I have not resigned my position or notified my employer I am retiring, nor will I do so in the 30 days following the closing date of this loan; and
4. I have not received written or verbal notice from my employer that my job is being terminated, eliminated, or compensation reduced from what is reflected on my loan application; and
5. If I am considered Self-Employed, per the loan application, I continue to engage in the business activity shown on the loan application.

Debt and Property Attestation

1. I **HAVE NOT** opened any additional debt/liabilities (auto, mortgage, line of credit, loan, lease, credit card, etc.) that are not listed on the loan application; and
2. I have not accepted any offer to purchase additional real estate not listed on the loan application; and
3. The abovementioned property securing the Mortgage is in materially the same condition as on the date the appraisal inspection occurred or, if no appraisal was done, as on the date of the loan application.

By signing this attestation, I certify that the employment, income, and liabilities of the loan application are accurate. I understand that knowingly withholding information or providing inaccurate information regarding a credit application is a **Federal crime punishable by fine or imprisonment**, or both, under USCA § 1014.

**If you are unable to attest/agree to the items listed above, please inform your settlement agent to stop the closing and contact the lender immediately.**

9/25/26

- BORROWER - SHOSHANA Y MYERS - DATE -

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-C and its instructions, go to *www.irs.gov* and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New**. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution**: Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification**. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification**. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form**. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note**: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file**. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

| If your assigned Service Center is: | Fax the requests with the approved coversheet to: |
|---|---|
| Austin Submission Processing Center | Austin IVES Team 844-249-6238 |
| Kansas City Submission Processing Center | Kansas City IVES Team 844-249-8128 |
| Ogden Submission Processing Center | Ogden IVES Team 844-249-8129 |

## Specific Instructions

**Line 1a/2a** *(if spouse is also requested)*. For IMF Requests: Enter the First, Middle Intial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** *(if spouse is also requested)*. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** *(if spouse is also requested)*. Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3**. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4**. Enter the address shown on the last return filed if different from the address entered on line 3.

**Note**: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b**. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c**. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note**. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d**. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6**. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a**. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b**. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c**. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7**. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8**. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.




*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Signature and date**. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative**: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature**: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals**. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations**. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships**. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others**. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation**. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice**. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.
**Preparing the form** . . . . . 12 min.
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

GUARANTEED RATE, INC. D/B/A RATE
NMLS#: 2611

Name: JOEL GLUCK
Loan #: 265750079
Property Address: 5812 NARCISSUS AVE, BALTIMORE, MD 21215
Serv. #:
MIN #: 100196399052503040

# Loan Application Attestation

## READ AND UNDERSTAND THIS DOCUMENT

I am the borrower on the above-referenced loan ("the Mortgage"), secured by the abovementioned property.

Income and Employment Attestation

1. I **HAVE NOT** had any changes to my employment or income as reflected on our loan application; and
2. I am not on severance; and
3. I have not resigned my position or notified my employer I am retiring, nor will I do so in the 30 days following the closing date of this loan; and
4. I have not received written or verbal notice from my employer that my job is being terminated, eliminated, or compensation reduced from what is reflected on my loan application; and
5. If I am considered Self-Employed, per the loan application, I continue to engage in the business activity shown on the loan application.

Debt and Property Attestation

1. I **HAVE NOT** opened any additional debt/liabilities (auto, mortgage, line of credit, loan, lease, credit card, etc.) that are not listed on the loan application; and
2. I have not accepted any offer to purchase additional real estate not listed on the loan application; and
3. The abovementioned property securing the Mortgage is in materially the same condition as on the date the appraisal inspection occurred or, if no appraisal was done, as on the date of the loan application.

By signing this attestation, I certify that the employment, income, and liabilities of the loan application are accurate. I understand that knowingly withholding information or providing inaccurate information regarding a credit application is a **Federal crime punishable by fine or imprisonment**, or both, under USCA § 1014.

**If you are unable to attest/agree to the items listed above, please inform your settlement agent to stop the closing and contact the lender immediately.**

9/25/26

- BORROWER - JOEL GLUCK - DATE -

EX 27147.2

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-C and its instructions, go to *www.irs.gov* and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

| If your assigned Service Center is: | Fax the requests with the approved coversheet to: |
|---|---|
| Austin Submission Processing Center | Austin IVES Team 844-249-6238 |
| Kansas City Submission Processing Center | Kansas City IVES Team 844-249-8128 |
| Ogden Submission Processing Center | Ogden IVES Team 844-249-8129 |

## Specific Instructions

**Line 1a/2a** *(if spouse is also requested).* For IMF Requests: Enter the First, Middle Intial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** *(if spouse is also requested).* Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** *(if spouse is also requested).* Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.




*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.
**Preparing the form** . . . . . 12 min.
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

# IVES Request for Transcript of Tax Return

OMB Number 1545-1872

**Do not sign this form unless all applicable lines have been completed.**
**Request may be rejected if the form is incomplete or illegible.**
**For more information about Form 4506-C, visit *www.irs.gov* and search IVES.**

| | | | | | |
|---|---|---|---|---|---|
| **1a.** Current name | | | **2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)* | | |
| **i.** First name<br>SHOSHANA | **ii.** Middle initial<br>Y | **iii.** Last name/BMF company name<br>MYERS | **i.** Spouse's first name | **ii.** Middle initial | **iii.** Spouse's last name |
| **1b.** First taxpayer identification number *(see instructions)*<br>143–04–5349 | | | **2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)* | | |
| **1c.** Previous name shown on the last return filed if different from line 1a | | | **2c.** Spouse's previous name shown on the last return filed if different from line 2a | | |
| **i.** First name | **ii.** Middle initial | **iii.** Last name | **i.** First name | **ii.** Middle initial | **iii.** Last name |
| | | | | | |

| | | | |
|---|---|---|---|
| **3.** Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)* | | | |
| **a.** Street address *(including apt., room, or suite no.)*<br>6402 APOLLO DRIVE APARTMENT F | **b.** City<br>BALTIMORE | **c.** State<br>MD | **d.** ZIP code<br>21209 |
| **4.** Previous address shown on the last return filed if different from line 3 *(see instructions)* | | | |
| **a.** Street address *(including apt., room, or suite no.)* | **b.** City | **c.** State | **d.** ZIP code |
| | | | |

| | | | |
|---|---|---|---|
| **5a.** IVES participant name, ID number, SOR mailbox ID, and address | | | |
| **i.** IVES participant name<br>CREDIT INTERLINK AMERICA | **ii.** IVES participant ID number | **iii.** SOR mailbox ID<br>CIA4506T | |
| **iv.** Street address *(including apt., room, or suite no.)*<br>P.O. BOX 329 | **v.** City<br>PEBBLE BEACH | **vi.** State<br>CA | **vii.** ZIP code<br>93953 |
| **5b.** Customer file number *(if applicable)* *(see instructions)* | **5c.** Unique identifier *(if applicable)* *(see instructions)* | | |
| **5d.** Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))* | | | |
| **i.** Client name<br>GUARANTEED RATE, INC. | | | **ii.** Telephone number<br>866–934–7283 |
| **iii.** Street address *(including apt., room, or suite no.)*<br>3940 N RAVENSWOOD AVE | **iv.** City<br>CHICAGO | **v.** State<br>IL | **vi.** ZIP code<br>60613 |

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

1040

**a.** Return Transcript ☒ **b.** Account Transcript ☐ **c.** Record of Account ☐

**7. Wage and Income transcript** *(W-2, 1098-E, 1099-G, etc.)* ☒

**a.** Enter a max of three form numbers here; if no entry is made, all forms will be sent.

**b.** Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a ☐ Line 2a ☐

**8.** Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*

12 / 31 / 2024 12 / 31 / 2025 / / / /

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☑ **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

**Sign Here**

| | | |
|---|---|---|
| **Signature for Line 1a** *(see instructions)* | Date 9/25/26 | Phone number of taxpayer on line 1a or 2a<br>(443) 804–3607 |
| ☐ Form 4506-C was signed by an Authorized Representative | ☐ Signatory confirms document was electronically signed | |
| **Print/Type name**<br>SHOSHANA Y MYERS | | |
| **Title** *(if line 1a above is a corporation, partnership, estate, or trust)* | | |
| **Spouse's signature** *(required if listed on Line 2a)* | Date | |
| ☐ Form 4506-C was signed by an Authorized Representative | ☐ Signatory confirms document was electronically signed | |
| **Print/Type name** | | |

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

# IVES Request for Transcript of Tax Return

OMB Number 1545-1872

**Do not sign this form unless all applicable lines have been completed.**
**Request may be rejected if the form is incomplete or illegible.**
**For more information about Form 4506-C, visit *www.irs.gov* and search IVES.**

| | | | | | |
|---|---|---|---|---|---|
| **1a.** Current name | | | **2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)* | | |
| **i.** First name<br>JOEL | **ii.** Middle initial | **iii.** Last name/BMF company name<br>GLUCK | **i.** Spouse's first name | **ii.** Middle initial | **iii.** Spouse's last name |
| **1b.** First taxpayer identification number *(see instructions)*<br>137–98–1260 | | | **2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)* | | |
| **1c.** Previous name shown on the last return filed if different from line 1a | | | **2c.** Spouse's previous name shown on the last return filed if different from line 2a | | |
| **i.** First name | **ii.** Middle initial | **iii.** Last name | **i.** First name | **ii.** Middle initial | **iii.** Last name |
| **3.** Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)* | | | | | |
| **a.** Street address *(including apt., room, or suite no.)*<br>6402 APOLLO DRIVE APARTMENT F | | | **b.** City<br>BALTIMORE | **c.** State<br>MD | **d.** ZIP code<br>21209 |
| **4.** Previous address shown on the last return filed if different from line 3 *(see instructions)* | | | | | |
| **a.** Street address *(including apt., room, or suite no.)* | | | **b.** City | **c.** State | **d.** ZIP code |
| **5a.** IVES participant name, ID number, SOR mailbox ID, and address | | | | | |
| **i.** IVES participant name<br>CREDIT INTERLINK AMERICA | | | **ii.** IVES participant ID number | **iii.** SOR mailbox ID<br>CIA4506T | |
| **iv.** Street address *(including apt., room, or suite no.)*<br>P.O. BOX 329 | | | **v.** City<br>PEBBLE BEACH | **vi.** State<br>CA | **vii.** ZIP code<br>93953 |
| **5b.** Customer file number *(if applicable)* *(see instructions)* | | | **5c.** Unique identifier *(if applicable)* *(see instructions)* | | |
| **5d.** Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))* | | | | | |
| **i.** Client name<br>GUARANTEED RATE, INC. | | | | | **ii.** Telephone number<br>866–934–7283 |
| **iii.** Street address *(including apt., room, or suite no.)*<br>3940 N RAVENSWOOD AVE | | | **iv.** City<br>CHICAGO | **v.** State<br>IL | **vi.** ZIP code<br>60613 |

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts
1040

**a.** Return Transcript ☒ **b.** Account Transcript ☐ **c.** Record of Account ☐

**7. Wage and Income transcript** *(W-2, 1098-E, 1099-G, etc.)* ☒

**a.** Enter a max of three form numbers here; if no entry is made, all forms will be sent.

**b.** Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers
Line 1a ☐ Line 2a ☐

**8.** Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*
12 / 31 / 2024 12 / 31 / 2025 / / / /

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☑ **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

**Sign Here**

| | | |
|---|---|---|
| **Signature for Line 1a** *(see instructions)* J GLC | Date 9/25/26 | Phone number of taxpayer on line 1a or 2a<br>(973) 860–8323 |
| ☐ Form 4506-C was signed by an Authorized Representative | ☐ Signatory confirms document was electronically signed | |
| **Print/Type name**<br>JOEL GLUCK | | |
| **Title** *(if line 1a above is a corporation, partnership, estate, or trust)* | | |
| **Spouse's signature** *(required if listed on Line 2a)* | Date | |
| ☐ Form 4506-C was signed by an Authorized Representative | ☐ Signatory confirms document was electronically signed | |
| **Print/Type name** | | |

# SIGNATURE/NAME AFFIDAVIT

Date: SEPTEMBER 25, 2026
Lender: GUARANTEED RATE, INC. D/B/A RATE
Borrower(s): JOEL GLUCK
SHOSHANA Y MYERS

GLUCK
Loan #: 265750079
MIN: 100196399052503040

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:
JOEL GLUCK
YOEL GLUCK

are one and the same person.

JOEL GLUCK
(Print or Type Name)

Signature

9/25/26
Date

JOEL GLUCK

State of Maryland
County of Baltimore

Signed and sworn to (or affirmed) before me on this 25TH day of SEPTEMBER, 2026, by JOEL GLUCK.

Notary Public

My Commission Expires: _____

ELI J. NEWMAN
NOTARY
PUBLIC
EXP. 03-03-2027
BALTIMORE CITY, MARYLAND

# SIGNATURE/NAME AFFIDAVIT

Date: SEPTEMBER 25, 2026
Lender: GUARANTEED RATE, INC. D/B/A RATE
Borrower(s): JOEL GLUCK
SHOSHANA Y MYERS

GLUCK
Loan #: 265750079
MIN: 100196399052503040

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:
SHOSHANA GLUCK
SHOSHANA Y MYERS
SHOSHANA MYERS

are one and the same person.

SHOSHANA Y MYERS
(Print or Type Name)

Signature

9/25/26
Date

SHOSHANA Y MYERS

State of Maryland
County of Baltimore

Signed and sworn to (or affirmed) before me on this 25TH day of SEPTEMBER, 2026, by SHOSHANA Y MYERS.

Notary Public

My Commission Expires: _____

ELI J. NEWMAN
NOTARY
PUBLIC
EXP 03-03-2027
BALTIMORE CITY, MARYLAND

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

**Caution:** If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

**By signing the filled-out form**, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding.** Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441-1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

***Example.*** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

## What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

# Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.
- **Note for ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.
- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.
- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

### Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

| IF the entity/individual on line 1 is a(n) . . . | THEN check the box for . . . |
|---|---|
| • Corporation | Corporation. |
| • Individual or<br>• Sole proprietorship | Individual/sole proprietor. |
| • LLC classified as a partnership for U.S. federal tax purposes or<br>• LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation | Limited liability company and enter the appropriate tax classification:<br>P = Partnership,<br>C = C corporation, or<br>S = S corporation. |
| • Partnership | Partnership. |
| • Trust/estate | Trust/estate. |

### Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

**Note:** A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

### Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

| IF the payment is for . . . | THEN the payment is exempt for . . . |
|---|---|
| • Interest and dividend payments | All exempt payees except for 7. |
| • Broker transactions | Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012. |
| • Barter exchange transactions and patronage dividends | Exempt payees 1 through 4. |
| • Payments over $600 required to be reported and direct sales over $5,000[1] | Generally, exempt payees 1 through 5.[2] |
| • Payments made in settlement of payment card or third-party network transactions | Exempt payees 1 through 4. |

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

### Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

### Line 6

Enter your city, state, and ZIP code.

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester,* later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note:** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding,* earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.





## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code,* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

| For this type of account: | Give name and SSN of: |
|---|---|
| 1. Individual | The individual |
| 2. Two or more individuals (joint account) other than an account maintained by an FFI | The actual owner of the account or, if combined funds, the first individual on the account[1] |
| 3. Two or more U.S. persons (joint account maintained by an FFI) | Each holder of the account |
| 4. Custodial account of a minor (Uniform Gift to Minors Act) | The minor[2] |
| 5. a. The usual revocable savings trust (grantor is also trustee) | The grantor-trustee[1] |
| b. So-called trust account that is not a legal or valid trust under state law | The actual owner[1] |
| 6. Sole proprietorship or disregarded entity owned by an individual | The owner[3] |
| 7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))** | The grantor* |
| 8. Disregarded entity not owned by an individual | The owner |
| 9. A valid trust, estate, or pension trust | Legal entity[4] |
| 10. Corporation or LLC electing corporate status on Form 8832 or Form 2553 | The corporation |
| 11. Association, club, religious, charitable, educational, or other tax-exempt organization | The organization |
| 12. Partnership or multi-member LLC | The partnership |
| 13. A broker or registered nominee | The broker or nominee |
| 14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments | The public entity |
| 15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))** | The trust |

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

***Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

**Note:** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

**Go to *www.irs.gov/FormW9* for instructions and the latest information.**

**Give form to the requester. Do not send to the IRS.**

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

**1** Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

JOEL GLUCK

**2** Business name/disregarded entity name, if different from above.

**3a** Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) ....

**Note:** Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions)

**3b** If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions ..... ☐

**4** Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)

*(Applies to accounts maintained outside the United States.)*

**5** Address (number, street, and apt. or suite no.). See instructions.

6402 APOLLO DRIVE APARTMENT F

**6** City, state, and ZIP code

BALTIMORE, MD 21209 US

Requester's name and address (optional)

GUARANTEED RATE, INC.
3940 N RAVENSWOOD AVE
CHICAGO, IL 60613

**7** List account number(s) here (optional)

265750079

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**Social security number**

137-98-1260

or

**Employer identification number**

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign Here** | **Signature of U.S. person** | **Date** 9/25/26

# General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

## What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

# OCCUPANCY STATEMENT

GLUCK
Loan #: 265750079
MIN: 100196399052503040

Date: SEPTEMBER 25, 2026

Lender: GUARANTEED RATE, INC. D/B/A RATE

Borrower(s): JOEL GLUCK
SHOSHANA Y MYERS

Property Address: 5812 NARCISSUS AVE, BALTIMORE, MD 21215

Borrower hereby declares, under penalty of perjury, as follows:

☒ **Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.

☐ **Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.

☐ **Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

9/25/26
- BORROWER - JOEL GLUCK - DATE -

9/25/26
- BORROWER - SHOSHANA Y MYERS - DATE -

State of Maryland

County of Baltimore

Signed and sworn to (or affirmed) before me on this 25TH day of SEPTEMBER, 2026, by JOEL GLUCK and SHOSHANA Y MYERS.

Notary Public

My Commission Expires: _____

ELI J. NEWMAN
NOTARY
PUBLIC
EXP. 03-03-2027
BALTIMORE CITY, MARYLAND

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

**Caution:** If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

**By signing the filled-out form**, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding.** Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441-1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

***Example.*** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding,* earlier.

## What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code,* later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

# Specific Instructions

### Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.
- **Note for ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.
- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.
- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

### Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

| IF the entity/individual on line 1 is a(n) . . . | THEN check the box for . . . |
|---|---|
| • Corporation | Corporation. |
| • Individual or<br>• Sole proprietorship | Individual/sole proprietor. |
| • LLC classified as a partnership for U.S. federal tax purposes or<br>• LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation | Limited liability company and enter the appropriate tax classification:<br>P = Partnership,<br>C = C corporation, or<br>S = S corporation. |
| • Partnership | Partnership. |
| • Trust/estate | Trust/estate. |

### Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

**Note:** A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

### Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

**Go to *www.irs.gov/FormW9* for instructions and the latest information.**

**Give form to the requester. Do not send to the IRS.**

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

SHOSHANA Y MYERS

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . .

**Note:** Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)

*(Applies to accounts maintained outside the United States.)*

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . ☐

5 Address (number, street, and apt. or suite no.). See instructions.

6402 APOLLO DRIVE APARTMENT F

6 City, state, and ZIP code

BALTIMORE, MD 21209 US

Requester's name and address (optional)

GUARANTEED RATE, INC.
3940 N RAVENSWOOD AVE
CHICAGO, IL 60613

7 List account number(s) here (optional)

265750079

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**Social security number**

143-04-5349

or

**Employer identification number**

_____ - _____

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign Here** **Signature of U.S. person** Shoshana Myers **Date** 9/25/26

# General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

## What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

| IF the payment is for . . . | THEN the payment is exempt for . . . |
|---|---|
| • Interest and dividend payments | All exempt payees except for 7. |
| • Broker transactions | Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012. |
| • Barter exchange transactions and patronage dividends | Exempt payees 1 through 4. |
| • Payments over $600 required to be reported and direct sales over $5,000[1] | Generally, exempt payees 1 through 5.[2] |
| • Payments made in settlement of payment card or third-party network transactions | Exempt payees 1 through 4. |

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

### Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

### Line 6

Enter your city, state, and ZIP code.

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester,* later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note:** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding,* earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code,* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

| For this type of account: | Give name and SSN of: |
|---|---|
| 1. Individual | The individual |
| 2. Two or more individuals (joint account) other than an account maintained by an FFI | The actual owner of the account or, if combined funds, the first individual on the account[1] |
| 3. Two or more U.S. persons (joint account maintained by an FFI) | Each holder of the account |
| 4. Custodial account of a minor (Uniform Gift to Minors Act) | The minor[2] |
| 5. a. The usual revocable savings trust (grantor is also trustee) | The grantor-trustee[1] |
| b. So-called trust account that is not a legal or valid trust under state law | The actual owner[1] |
| 6. Sole proprietorship or disregarded entity owned by an individual | The owner[3] |
| 7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))** | The grantor* |
| 8. Disregarded entity not owned by an individual | The owner |
| 9. A valid trust, estate, or pension trust | Legal entity[4] |
| 10. Corporation or LLC electing corporate status on Form 8832 or Form 2553 | The corporation |
| 11. Association, club, religious, charitable, educational, or other tax-exempt organization | The organization |
| 12. Partnership or multi-member LLC | The partnership |
| 13. A broker or registered nominee | The broker or nominee |
| 14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments | The public entity |
| 15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))** | The trust |

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

***Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

**Note:** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

# ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

GLUCK
Loan #: 265750079
MIN: 100196399052503040

BORROWER(S): JOEL GLUCK
SHOSHANA Y MYERS

PROPERTY ADDRESS: 5812 NARCISSUS AVE, BALTIMORE, MD 21215

LENDER: GUARANTEED RATE, INC. D/B/A RATE

The undersigned Parties for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Parties agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Parties agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

The undersigned Parties do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Parties.

DATED this 25TH day of SEPTEMBER, 2026.

9/25/26
- BORROWER - JOEL GLUCK - DATE -

9/25/26
- BORROWER - SHOSHANA Y MYERS - DATE -

State of Maryland, Baltimore County, to wit: I hereby certify, that on this 25TH day of SEPTEMBER, in the year 2026, before the subscriber, a Notary Public of the State of Maryland, personally appeared JOEL GLUCK; AND SHOSHANA Y MYERS, and acknowledged the foregoing deed to be his act.

In testimony whereof I have affixed my official seal this 25TH day of SEPTEMBER, A.D. 2026.

Notary Public

ELI J. NEWMAN
NOTARY
PUBLIC
EXP. 03-03-2027
BALTIMORE CITY, MARYLAND

My Commission Expires: _____

# Tax and Insurance Information Sheet

CLOSING DATE: SEPTEMBER 25, 2026

BORROWER(S): JOEL GLUCK
SHOSHANA Y MYERS

GLUCK
Loan #: 265750079
PIN: 27-23-4429F-009
MIN: 100196399052503040

PROPERTY ADDRESS: 5812 NARCISSUS AVE, BALTIMORE, MD 21215

SHORT LEGAL:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

NEW CONSTRUCTION ☐ EXISTING HOUSING ☒

1. TITLE COMPANY NAME: COMMERCE TITLE COMPANY, INC.
   Attn: ELI J. NEWMAN ESQ
   Address: 1777 REISTERSTOWN ROAD, STE. 200 WEST, PIKESVILLE, MD 21208
   Phone #: (410) 653-4004 Escrow #: CTC-81801

2. COUNTY TAXES: BALTIMORE CITY COUNTY TAX AUTHORITY
   Address: 200 Holliday St, Baltimore, MD 21202
   Phone #: 410-396-3000 Parcel #: 27-23-4429F-009
   How Paid: Annual ☐ Semi-Annual ☒ Quarterly ☐ Date Paid: 7/21/26
   Amount Last Paid: 2,600 Next Due Date: DECEMBER 1, 2026
   Amount Next Due: $2,563.74 Date Taxes Delinquent: Jan 1, 2027

3. CITY TAXES:
   Address:
   Phone #: Parcel #:
   How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐ Date Paid:
   Amount Last Paid: Next Due Date:
   Amount Next Due: Date Taxes Delinquent:

4. SCHOOL TAXES:
   Address:
   Phone #: Parcel #:
   How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐ Date Paid:
   Amount Last Paid: Next Due Date:
   Amount Next Due: Date Taxes Delinquent:

5. FLOOD INSURANCE:
   Address:
   Phone #: Agent:
   Coverage Amount: Premium:
   Renewal Date: Policy No:

6. HAZARD INSURANCE: HOMESTIE INSURANCE
   Address: 37 WALKER AVE #200, PIKESVILLE, MD 21208
   Phone #: (410) 559-3800 Agent: HOMESTIE INSURANCE
   Coverage Amount: $451,000.00 Premium: $1,755.00
   Renewal Date: SEPTEMBER 24, 2027 Policy No:
   How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐

7. WIND/STORM/HAIL INSURANCE:
   Address:
   Phone #: Agent:
   Coverage Amount: Premium:
   Renewal Date: Policy No:

# COMMERCE TITLE COMPANY

COMMERCENTRE WEST

1777 REISTERSTOWN ROAD, SUITE 200
BALTIMORE, MARYLAND 21208

Phone (410) 653-4004 | Fax (410) 653-4058


**Revised January 15, 2015**

## COMMERCE TITLE COMPANY, INC.

## PRIVACY POLICY NOTICE

### PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Commerce Title Company Inc.

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

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Sign here: _____ Sign here: _____

Updated 1/1/2024

**OLD REPUBLIC TITLE**

| FACTS | WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION? |
|---|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>• Social Security number and employment information<br>• Mortgage rates and payments and account balances<br>• Checking account information and wire transfer instructions<br>When you are *no longer* our customer, we continue to share your information as described in this notice. |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Old Republic Title share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes** — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus | **Yes** | **No** |
| **For our marketing purposes** — to offer our products and services to you | **No** | **We don't share** |
| **For joint marketing with other financial companies** | **No** | **We don't share** |
| **For our affiliates' everyday business purposes** — information about your transactions and experiences | **Yes** | **No** |
| **For our affiliates' everyday business purposes** — information about your creditworthiness | **No** | **We don't share** |
| **For our affiliates to market to you** | **No** | **We don't share** |
| **For non-affiliates to market to you** | **No** | **We don't share** |

| | |
|---|---|
| | **Go to www.oldrepublictitle.com** (*Contact Us*) |

| Who we are | |
|---|---|
| **Who is providing this notice?** | Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates. |

| What we do | |
|---|---|
| **How does Old Republic Title protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy |
| **How does Old Republic Title collect my personal information?** | We collect your personal information, for example, when you:<br>• Give us your contact information or show your driver's license<br>• Show your government-issued ID or provide your mortgage information<br>• Make a wire transfer<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only:<br>• Sharing for affiliates' everyday business purposes - information about your creditworthiness<br>• Affiliates from using your information to market toyou<br>• Sharing for non-affiliates to market toyou<br>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law. |

| Definitions | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>• *Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company* |
| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.<br>• *Old Republic Title does not share with non-affiliates so they can market to you* |
| **Joint marketing** | A formal agreement between non-affiliated financial companies that together market financial products or services to you.<br>• *Old Republic Title doesn't jointly market.* |

| Affiliates Who May be Delivering This Notice | | | | |
|---|---|---|---|---|
| American First Title & Trust Company | American Guaranty Title Insurance Company | Attorneys' Title Fund Services, LLC | Compass Abstract, Inc. | eRecording Partners Network, LLC |
| Genesis Abstract, LLC | Guardian Consumer Services, Inc. | iMarc, Inc. | L.T. Service Corp. | Lenders Inspection Company |
| Lex Terrae National Title Services, Inc. | Lex Terrae, Ltd. | Mississippi Valley Title Services Company | Old Republic Branch Information Services, Inc. | Old Republic Diversified Services, Inc. |
| Old Republic Escrow of Vancouver, Inc. | Old Republic Exchange Company | Old Republic National Ancillary Services, Inc. | Old Republic Title and Escrow of Hawaii, Ltd. | Old Republic National Title Insurance Company |
| Old Republic Title Company | Old Republic Title Company of Conroe | Old Republic Title Company of Nevada | Old Republic Title Company of Oklahoma | Old Republic Title Company of Oregon |
| Old Republic Title Company of St. Louis | Old Republic Title Information Concepts | Old Republic Title Insurance Agency, Inc. | Old Republic Title, Ltd. | RamQuest Software, Inc. |
| Republic Abstract & Settlement, LLC | Sentry Abstract Company | Surety Title Agency, Inc. | Trident Land Transfer Company, LLC | |

Updated 1/1/2026

**OLD REPUBLIC TITLE**

| FACTS | WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION? |
|---|---|

| | |
|---|---|
| **Why?** | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>• Social Security number and employment information<br>• Mortgage rates and payments and account balances<br>• Checking account information and wire transfer instructions<br>When you are *no longer* our customer, we continue to share your information as described in this notice. |
| **How?** | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Old Republic Title share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes** — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus | **Yes** | **No** |
| **For our marketing purposes** — to offer our products and services to you | **No** | **We don't share** |
| **For joint marketing with other financial companies** | **No** | **We don't share** |
| **For our affiliates' everyday business purposes** — information about your transactions and experiences | **Yes** | **No** |
| **For our affiliates' everyday business purposes** — information about your creditworthiness | **No** | **We don't share** |
| **For our affiliates to market to you** | **No** | **We don't share** |
| **For non-affiliates to market to you** | **No** | **We don't share** |

| | |
|---|---|
| | **Go to www.oldrepublictitle.com** (*Contact Us*) |

# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

## RECEIPT OF PRIVACY POLICY ACKNOWLEDGEMENT

**File #: CTC-81801**

**Property Address: 5812 Narcissus Avenue, Baltimore, MD 21215**

I/We acknowledge that we have received a copy of Old Republic National Title Insurance Company's Privacy Policy.

| Signature | Date | Signature | Date |
|---|---|---|---|
| | 9/25/26 | | 9/25/26 |

# Old Republic National Title Insurance Company

## MD-STATUTORY NOTICE AND ACKNOWLEDGEMENT

**File #:** CTC-81801

**Borrower(s):** Joel Gluck and Shoshana Y. Myers

**Property Address:** 5812 Narcissus Avenue, Baltimore, MD 21215

**Lender's Policy:** $332.50 **Owner's Policy:** $1,270.90

**Lender to be insured:** Guaranteed Rate Inc. ISAOA/ATIMA

**Name of Title Insurance Company:** Old Republic National Title Insurance Company

With respect to the real estate transaction involving our purchase of the above property and the making of a purchase money mortgage by us on the property and in accordance with Insurance Article §22-103 of the Annotated Code of Maryland as amended, we have been notified by our settlement agent of the following:

1. The Lender in the captioned transaction has requested a loan policy of title insurance to be issued by Old Republic National Title Insurance Company under which the Lender will be insured as mortgagee of this property. The policy issued to the Lender will be for the amount of the mortgage.
2. We as buyers of the property have a right to obtain simultaneous title insurance, an owner's policy, issued in our favor. The owner's policy, if issued, will be in the full amount of the purchase price we paid for the property. The additional cost for obtaining an owner's policy of title insurance is set forth below and has been disclosed to us by the settlement agent.
3. We understand that the Title Insurance Commitment or Sample of the Form Policy into which the contingencies and conditions for insuring will be inserted:
   a. does constitute a statement of the terms and conditions on which the title insurer is willing to issue its policy of title insurance if the tile insurer accepts a premium for the policy;
   b. is not a representation as to the state of title; and
   c. does not constitute an abstract of title.
4. There are two separate and distinct forms of owner's policies of title insurance available for our purchase:
   a. ALTA Owner's Policy of Title Insurance (basic).
   b. ALTA Homeowner's Policy of Title Insurance (enhanced).

   Either owner's policy when issued will be subject only to contingencies and conditions contained in the title insurance binder or commitment which has been provided to us. We have the right to review a sample of each form of owner's policy in which said contingencies and conditions will appear.
5. The policy described at 4.a. above will be issued at the Company's regular current rates for an owner's policy. The cost for an ALTA Owner's Policy of Title Insurance and simultaneously issued lender's policy is detailed in OPTION 1 below. The ALTA Homeowner's Policy which gives extended coverage of certain matters will be issued for an additional premium. The cost for an ALTA Homeowner's Policy of Title Insurance and simultaneously issued lender's policy is detailed in OPTION 2 below.
6. Either owner's policy of title insurance will be effective upon payment of the additional premium described and upon the delivery and recordation of the Deed from the seller to buyer.

WE HEREBY ACKNOWLEDGE receipt of this Notice prior to the disbursement of any funds. We direct Old Republic National Title Insurance Company, through its policy-issuing agent, as follows:

OPTION 1: ✔ Issue Loan Policy and ALTA Owner's Policy of Title Insurance (basic).
The premium for the Owner's Policy and simultaneously issued Loan Policy will be $1,603.40 .

OPTION 2: Issue Loan Policy and ALTA Homeowner's Policy of Title Insurance (enhanced).
The premium for the Homeowner's Policy and simultaneously issued Loan Policy will be $_____.

OPTION 3: Issue Loan Policy only; we decline to purchase owner's title insurance.
The premium for the Loan Policy will be $_____.

| | | | |
|---|---|---|---|
| | 9/25/26 | | 9/25/26 |
| **Borrower** | **Date** | **Borrower** | **Date** |

# Old Republic National Title Insurance Company

## Notice of Availability of Title Insurance Discount Rates

## Purchase Transaction

If you are purchasing property from a party who holds an owner's title insurance policy or a signed HUD-1 settlement statement evidencing the purchase of an owner's title insurance policy, you may be eligible for a reissue rate on your purchase of an Owners title insurance policy for this transaction. The policy or the required evidence of the policy must be presented to the title insurance agent prior to the closing or at the time the transaction is closed.

The prior policy must be for property identical to the property in this transaction.

The reissue rate is sixty percent (60%) of the published rates in force for the original insurance. The reissue rate applies up to the face amount of the prior owner's title insurance policy. If eligible, this would mean a forty percent (40%) discount up the amount of the prior owner's title insurance policy.

If you have any questions regarding the requirements for the re-issue rate you are encouraged to contact the title insurance agent for guidance.

I /We understand and acknowledge that it is our responsibility to provide the owner's title insurance policy or signed HUD-1 settlement statement to the title insurance agent in order to be eligible for the re-issue rate discount.

| | |
|---|---|
| _____ | 9/25/26 |
| Borrower/Purchaser of title insurance | Date |
| _____ | 9/25/26 |
| Borrower/Purchaser of title insurance | Date |