Closing Disclosure

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

Closing Information

Date Issued	10/7/2026
Closing Date	10/8/2026
Disbursement Date	10/8/2026
Settlement Agent	Assurance Title, LLC
File #	AS-111075MD
Property	3116 Cliftmont Ave Baltimore, MD 21213
Sale Price	$209,500

Transaction Information

Borrower	Jonathan Kelly and Gloria Jean Kelly 1934 Griffis Avenue Baltimore, MD 21230-1503
Seller	St Ambrose Housing Aid Center Inc 321 East 25th Street Baltimore, MD 21218
Lender	Fulton Bank, N.A.

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____
Loan ID #	3800103079
MIC #	

Loan Terms		Can this amount increase after closing?
Loan Amount	$76,950	NO
Interest Rate	7%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$511.95	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$511.95
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	293.44
Estimated Total Monthly Payment		$805.39

Estimated Taxes, Insurance & Assessments		This estimate includes	In escrow?
Amount can increase over time *See page 4 for details*	$293.44 Monthly	☒ Property Taxes	YES
		☒ Homeowner's Insurance	YES
		☐ Other:	
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$18,227.21	Includes $12,629.89 in Loan Costs + $5,597.32 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$0	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*