A. Settlement Statement

U.S. Department of Housing and Urban Development
OMB Approval No. 2502-0265

B. Type of Loan

1. ☐FHA 2. ☐FmHA 3. ☐Conv. Unins. 4. ☐VA 5. ☐Conv. Ins.	6. File Number 26-20667	7. Loan Number	8. Mortgage Insurance Case Number

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals. WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1001 and Section 1010.

TitleExpress Settlement System
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D. NAME OF BORROWER: Sonila Adili
ADDRESS:

E. NAME OF SELLER: James H. Polivka, Personal Representative of the Estate of Marie Curran, also known as Marie V. Curran
ADDRESS:

F. NAME OF LENDER:
ADDRESS:

G. PROPERTY ADDRESS: 610 Rappolla Street, Baltimore, MD 21224

H. SETTLEMENT AGENT: Goldstar Title Company
PLACE OF SETTLEMENT: 826 Eastern Boulevard, Baltimore, MD 21221

I. SETTLEMENT DATE: 08/12/2026

J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price	140,000.00	401. Contract sales price	140,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	8,187.81	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	148,187.81	420. GROSS AMOUNT DUE TO SELLER	140,000.00
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money	1,400.00	501. Excess Deposit (see instructions)	
202. Principal amount of new loans		502. Settlement charges to seller (line 1400)	12,810.30
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of First Mortgage Loan	126,796.12
		Gitsit	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes 07/01/26 to 08/12/26	393.58	510. City/town taxes 07/01/26 to 08/12/26	393.58
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	1,793.58	520. TOTAL REDUCTION AMOUNT DUE SELLER	140,000.00
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	148,187.81	601. Gross amount due to seller (line 420)	140,000.00
302. Less amounts paid by/for borrower (line 220)	1,793.58	602. Less reduction amount due seller (line 520)	140,000.00
303. CASH FROM BORROWER	146,394.23	603. CASH TO SELLER	0.00

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on line 401 above constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent (Fed. Tax ID No: _____) with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

TIN: _____ SELLER(S) SIGNATURE(S): _____

SELLER(S) NEW MAILING ADDRESS: _____

SELLER(S) PHONE NUMBERS: _____ (H) _____ (W)

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price $140,000.00 @ 5.000 = 7,000.00			
Division of commission (line 700) as follows:			
701. $ 3,500.00	to Cummings & Co. Realtors		
702. $ 3,500.00	to Cummings & Co. Realtors		
703. Commission paid at Settlement			5,600.00
704. $ 1,400.00 POC, Earnest Money retained as part of commission by Cummings & Co. Realtors			1,400.00
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee			
804. Credit Report			
805. Lender's Inspection Fee			
806. Mortgage Application Fee			
807. Assumption Fee			
808.			
809.			
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	to @$ /day		
902. Mortgage Insurance Premium for	to		
903. Hazard Insurance Premium for	to		
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance	mo. @ $ /mo		
1002. Mortgage Insurance	mo. @ $ /mo		
1003. City Property Tax	mo. @ $ /mo		
1004. County Property Tax	mo. @ $ /mo		
1005. Assessments	mo. @ $ /mo		
1009. Aggregate Analysis Adjustment		0.00	0.00
1100. TITLE CHARGES			
1101. Settlement or closing fee	to Goldstar Title Company	695.00	
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document Preparation			
1106. Title Exam	to Mark/John	410.00	
1107. Attorney's fees			
(includes above items No:	)		
1108. Title insurance	to Westcor Land Title Insurance Company	757.40	
(includes above items No:	)		
1109. Lender's Policy			
1110. Owner's Policy	140,000.00 - 757.40		
1111.			
1112.			
1113. Environmental bill#57269615	to Director of Finance		150.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed $ 60.00	Mortgage $ Release $	60.00	
1202. State Recordation Tax	Deed $ 1,400.00 Mortgage $	700.00	700.00
1203. State Transfer Tax	Deed $ 700.00 Mortgage $	350.00	350.00
1204. City Transfer Tax	Deed $ 2,100.00 Mortgage $	1,050.00	1,050.00
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Buyer Flat Fee	to Cummings & Co. Realtors	595.00	
1302. Secure Payoff/Release	to Goldstar Title Company		395.00
1303. 2026-2027	to Director of Finance	3,420.41	
1304. 2026 Taxes	to Director of Finance		1,587.00
1305. water bill	to Director of Finance		1,393.44
1306. water reading 7/21-8/12	to Director of Finance		34.86
1307. 1st water reading	to Director of Finance	150.00	
1308. Environmental bill #57225336	to Director of Finance		150.00
1400. TOTAL SETTLEMENT CHARGES	(enter on lines 103, Section J and 502, Section K)	8,187.81	12,810.30

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Sonila Adili

James H. Polivka, Personal Representative of the Estate of Marie Curran, also known as Marie V. Curran

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010

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

DATE 8/12/26

SETTLEMENT STATEMENT

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L SETTLEMENT CHARGES	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
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800 ITEMS PAYABLE IN CONNECTION WITH LOAN		
801 Loan Origination Fee %		
802 Loan Discount %		
803 Appraisal Fee		
804 Credit Report		
805 Lender's Inspection Fee		
806 Mortgage Application Fee		
807 Assumption Fee		
808		
809		
810		
811		
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901 Interest From to @$ /day		
902 Mortgage Insurance Premium for to		
903 Hazard Insurance Premium for to		
904		
905		
1000 RESERVES DEPOSITED WITH LENDER FOR		
1001 Hazard Insurance mo. @ $ /mo		
1002 Mortgage Insurance mo. @ $ /mo		
1003 City Property Tax mo. @ $ /mo		
1004 County Property Tax mo. @ $ /mo		
1005 Assessments mo. @ $ /mo		
1009 Aggregate Analysis Adjustment	0.00	0.00
1100 TITLE CHARGES		
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1109 Lender's Policy		
1110 Owner's Policy 140,000.00 - 757.40		
1111		
1112		
1113 Environmental bill#57269615 to Director of Finance		150.00
1200 GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201 Recording Fees Deed $ 60.00 Mortgage $ Release $	60.00	
1202 State Recordation Tax Deed $ 1,400.00 Mortgage $	700.00	700.00
1203 State Transfer Tax Deed $ 700.00 Mortgage $	350.00	350.00
1204 City Transfer Tax Deed $ 2,100.00 Mortgage $	1,050.00	1,050.00
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Sonia Ada

James H. Polvino, Personal Representative of the Estate of Mark Curran, also known as Mark V. Curran

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

By: Samantha Brooks 8/12/26