American Land Title Association	ALTA Settlement Statement - Combined Adopted 05-01-2015

File No./Escrow No.: MD6813 **Print Date & Time:** 09/16/26 6:28 PM **Officer/Escrow Officer:** MID-ATLANTIC **Settlement Location:** Eastern National Title Agency Maryland, LLC 2410 Evergreen Road Suite 105 Gambrills, MD 21054	Eastern National Title Agency Maryland, LLC **ALTA Universal ID:** 1143161 13241 Woodland Park Road, Suite 501 Herndon, VA 20171

Property Address:	Locke Landing, Baltimore City County 109A E. Cromwell Street Baltimore, MD 21230
Borrower/Buyer:	Jannick Karel Tash and Knadia Symone Daniley Tash 1900 S Hanover St, Apt 237 Baltimore, MD 21230
Seller:	K. Hovnanian at Locke Landing, LLC, a Maryland limited liability company 2391 Brandermill Boulevard, Suite 300 Gambrills, MD 21054
Lender:	K. Hovnanian American Mortgage, LLC, 3601 Quantum Blvd, Boynton Beach, FL, 33426-8638
Loan Number:	2608104059
Settlement Date:	09/22/2026
Disbursement Date:	09/22/2026
Additional dates per state requirements:	

Seller		Description	Borrower/Buyer	
Debit	**Credit**		**Debit**	**Credit**
		Financial		
	$435,367.00	Sale Price of Property	$435,367.00	
		Deposit		$15,000.00
$15,000.00		Excess Deposit		
		Loan Amount		$427,451.00
		Prorations/Adjustments		
	$455.84	County Property Taxes from 09/22/2026 to 06/30/2027	$455.84	
$23,661.89		Seller Credit		$23,661.89
	$398.00	Seller Admin Fee		
		Loan Charges to K. Hovnanian American Mortgage, LLC		
		Administrative Fee	$155.00	
		Courier Fee	$145.00	
		Processing Fee	$800.00	
		Undewriting Fee	$800.00	
		0.125% of Loan Amount (Points)	$534.31	
		Prepaid Interest $76.12 per day from 09/22/2026 to	$685.08	

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Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		10/01/2026)		
		Other Loan Charges		
		Appraisal Fee to Dart Appraisal	$570.00	
		Credit Report Fee to Informative Research	$369.00	
		MERS Registration to MERS Corp	$24.95	
		MIP to FHA	$7,351.75	
		Impounds		
		Homeowner's Insurance $24.75 per month for 3 mo.	$74.25	
		City Property Taxes $256.87 per month for 6 mo.	$1,541.22	
		Aggregate Adjustment	-$74.25	
		Title Charges & Escrow / Settlement Charges		
		Title - Deed Production Fee to Eastern National Title Agency Maryland, LLC	$25.00	
		Title - Delivery Fee to Eastern National Title Agency Maryland, LLC	$60.00	
		Title - Document Preparation to Benjamin C. Winn, Jr., Esquire	$100.00	
		Title - E-record Fee to Eastern National Title Agency Maryland, LLC	$8.00	
		Title - Electronic Processing Fee to Eastern National Title Agency Maryland, LLC	$14.17	
		Title - Exam Fee to Eastern National Title Agency Maryland, LLC	$300.00	
		Title - Judgment Search to Eastern National Title Agency Maryland, LLC	$15.00	
		Title - Lien Certification to Eastern National Title Agency Maryland, LLC	$55.00	
		Title - Settlement Fee to Eastern National Title Agency Maryland, LLC	$625.00	
		Title - Title Insurance Binder to Eastern National Title Agency Maryland, LLC	$100.00	
		Title - Title Search to Prism Abstracts, LLC	$70.00	
$8.93		Title - Wire Fee to Eastern National Title Agency Maryland, LLC	$19.42	
		Title - Closing Protection Letter to Eastern National Title Agency Maryland, LLC	$55.00	
		Title - Lender's Title Insurance($1,450.00) to Eastern National Title Agency Maryland, LLC	$275.00	
		Title - Owner's Title Insurance($1,465.00) to Eastern National Title Agency Maryland, LLC	$2,640.00	
		Commission		
$7,399.80		Real Estate Commission - Selling to Keller Williams Gateway		
		Government Recording and Transfer Charges		
		Recording Fee (Deed) to Clerk of the Circuit Court	$60.00	

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Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Transfer Tax to City of Baltimore	$4,135.00	
		MD Cty Transfer Tax to City of Baltimore	$6,530.51	
		Release Recording to MD RELEASE RECORDING		
$1,088.42		State tax/stamps to Clerk of the Circuit Court		
		Recording Fee (Mortgage) to Clerk of the Circuit Court	$60.00	
		Miscellaneous		
		Capital Contribution to Riverfront at Locke Landing Community Assoc., Inc. c/o Tidewater Management	$160.00	
		Capital Contribution Fee to Locke Landing Condominium Assoc. Inc.c/o Tidewater Property Management	$525.00	
		Condo HOA Fees 9/22-11/30/26 ($175/month) to Locke Landing Condominium Assoc. Inc.c/o Tidewater Property Management	$402.56	
		Front Foot Benefit Fee 9/22- 12/31/25 $325YR to Halp Land Development Corp	$89.89	
		HOA Fees 9/22-11/30/26 ($140/month) to Riverfront at Locke Landing Community Assoc., Inc. c/o Tidewater Management	$322.03	
		Seller Closing Admin fee to K. Hovnanian Homes at Locke Landing, LLC	$398.00	
		Homeowner's Insurance Premium to Progressive	$297.00	
		Realtor Admin fee to Keller Williams Gateway	$695.00	

Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
$47,159.04	$436,220.84	**Subtotals**	$466,835.73	$466,112.89
		Due From Borrower		$722.84
$389,061.80		**Due To Seller**		
$436,220.84	$436,220.84	**Totals**	$466,835.73	$466,835.73

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Acknowledgement

We/I have carefully reviewed the ALTA 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 ALTA Settlement Statement. We/I authorize Eastern National Title Agency Maryland, LLC to cause the funds to be disbursed in accordance with this statement.

Borrower/Buyer:

Jannick Karel Tash — Date: 9/22/2026

Borrower/Buyer:

Knadia Symone Danilley Tash — Date: 9/22/2026

K. Hovnanian at Locke Landing, LLC, a Maryland limited liability company

Seller:

By Kenneth Gingerich, Division Controller — Date: 9.22.2026

Seller:

MID-ATLANTIC — Date: 9/22/2026

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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	9/15/2026
Closing Date	9/22/2026
Disbursement Date	9/22/2026
Settlement Agent	Eastern National Title
File #	MD6813
Property	109a E. Cromwell Street Baltimore, MD 21230
Sale Price	$435,367

Transaction Information

Borrower	Jannick Karel Tash 1900 S Hanover St Apartment 237 Baltimore, MD 21230
Seller	K. Hovnanian at Locke Landing, LLC 4090a Lafayette Center Dr Chantilly, VA 20151
Lender	K. Hovnanian American Mortgage, LLC.

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ _____
Loan ID #	2608104059
MIC #	244-3787725-734

Loan Terms		Can this amount increase after closing?
Loan Amount	$427,451	**NO**
Interest Rate	6.5 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$2,701.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments		
Payment Calculation		**Years 1-30**
Principal & Interest		$2,701.78
Mortgage Insurance	+	191.57
Estimated Escrow *Amount can increase over time*	+	281.62
Estimated Total Monthly Payment		$3,174.97

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$586.62 Monthly	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: HOA	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing		
Closing Costs	$31,012.89	Includes $13,646.60 in Loan Costs + $17,366.29 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$722.84	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*