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	10/21/2026
Closing Date	10/21/2026
Disbursement Date	10/21/2026
Settlement Agent	NVR Settlement Services,
File #	BQ2346
Property	2257 Wenburn Street Baltimore, MD 21230
Sale Price	$404,990

Transaction Information

Borrower	Miracle Rose Cooke 2450 Rye Street Apt 712 Baltimore, MD 21230
Seller	NVR, Inc., A Virginia Corporation 7080 Samuel Morse Drive Suite 100 Columbia, MD 21046
Lender	NVR Mortgage Finance, Inc. NMLS# 1127

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ _____
Loan ID #	2607345421
MIC #	2443784010703

Loan Terms		**Can this amount increase after closing?**
Loan Amount	$397,654	NO
Interest Rate	6.125 %	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$2,416.19	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$2,416.19
Mortgage Insurance	+	178.15
Estimated Escrow *Amount can increase over time*	+	457.63
Estimated Total Monthly Payment		$3,051.97

Estimated Taxes, Insurance & Assessments	$571.63 Monthly	This estimate includes	In escrow?
Amount can increase over time		☒ Property Taxes	YES
See page 4 for details		☒ Homeowner's Insurance	YES
		☒ Other: HOA Dues	NO
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing		
Closing Costs	$33,969.49	Includes $20,257.43 in Loan Costs + $13,712.06 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$15,864.61	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		$9,846.01				
01 1.875 % of Loan Amount (Points)		$7,456.01				
02 Processing Fees		$2,390.00				
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		$10,411.42				
01 Appraisal Fee	to Chesapeake Real Estate Appraisals, Inc.	$605.00				
02 Credit Report Fee	to Factual Data					(L) $120.00
03 Flood Certificate	to Service Link					(L) $6.75
04 Mortgage Insurance Premium	to U.S. DEPT. OF HUD	$6,839.26				
05 Title - Deed Preparation	to The Clabaugh Law Firm	$150.00				
06 Title - Lender's Title Insurance	to NVR Settlement Services of Maryland,	$1,767.16				
07 Title - Settlement Fee	to NVR Settlement Services of Maryland,	$1,050.00				
08 Verification Fee	to Work Number					(L) $132.90
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		$20,257.43				
Loan Costs Subtotals (A + B + C)		$20,257.43				

Other Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees		$10,079.85				
01 Recording Fees	Deed: $60.00 Mortgage: $60.00	$175.00				
02 City/County Tax/Stamps	to Director of Finance, City of Baltimore	$9,904.85				
03 State Tax/Stamps	to Director of Finance, City of Baltimore			$1,012.48		
F. Prepaids		$1,266.03				
01 Homeowner's Insurance Premium (12 mo.)	to HOMESITE INS CO OF	$532.00				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($66.73 per day from 10/21/26 to 11/1/26)		$734.03				
04 Property Taxes (mo.)						
05						
G. Initial Escrow Payment at Closing		$457.63				
01 Homeowner's Insurance	$44.34 per month for 3 mo.	$133.02				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes	$413.29 per month for 2 mo.	$826.58				
04						
05						
06						
07						
08 Aggregate Adjustment		-$501.97				
H. Other		$1,908.55				
01 Front Foot Water Tap Fee	to Howard Elkridge Utilities, LLC	$49.06				
02 Front Foot Water Tap Fee	to Howard Elkridge Utilities, LLC	$25.00				
03 HOA Capital Contribution	to Westport B HOA Inc.	$456.00				
04 HOA Dues- prorated	to Westport B HOA Inc.	$154.45				
05 Set Up Fee	to Westport B HOA Inc.	$150.00				
06 Title - Owner's Title Insurance (optional)	to NVR Settlement Services of	$1,074.04				
07						
I. TOTAL OTHER COSTS (Borrower-Paid)		$13,712.06				
Other Costs Subtotals (E + F + G + H)		$13,712.06				

J. TOTAL CLOSING COSTS (Borrower-Paid)		$33,969.49				
Closing Costs Subtotals (D + I)		$33,969.49		$1,012.48		$259.65
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)	$41,091.00	$33,969.49	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	$0	$0	NO
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	NO
Down Payment/Funds from Borrower	$7,336.00	$7,336.00	NO
Deposit	-$3,000.00	-$3,000.00	NO
Funds for Borrower	$0	$0	NO
Seller Credits	-$24,299.00	-$23,286.52	YES · See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	$0	$845.64	YES · See details in Section K and Section L.
Cash to Close	$21,128.00	$15,864.61	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K.	**Due from Borrower at Closing**			$439,805.13
01	Sale Price of Property			$404,990.00
02	Sale Price of Any Personal Property Included in Sale			
03	Closing Costs Paid at Closing (J)			$33,969.49
04				
	Adjustments			
05				
06				
07				
	Adjustments for Items Paid by Seller in Advance			
08	City/Town Taxes		to	
09	County Taxes	10/21/26	to 07/01/27	$845.64
10	Assessments		to	
11				
12				
13				
14				
15				
L.	**Paid Already by or on Behalf of Borrower at Closing**			$423,940.52
01	Deposit			$3,000.00
02	Loan Amount			$397,654.00
03	Existing Loan(s) Assumed or Taken Subject to			
04				
05	Seller Credit			$23,286.52
	Other Credits			
06				
07				
	Adjustments			
08				
09				
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)	$439,805.13
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$423,940.52
Cash to Close ☒ From ☐ To Borrower	$15,864.61

SELLER'S TRANSACTION

M.	**Due to Seller at Closing**			$405,835.64
01	Sale Price of Property			$404,990.00
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		to	
10	County Taxes	10/21/26	to 07/01/27	$845.64
11	Assessments		to	
12				
13				
14				
15				
16				
N.	**Due from Seller at Closing**			$27,299.00
01	Excess Deposit			$3,000.00
02	Closing Costs Paid at Closing (J)			$1,012.48
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			$23,286.52
09				
10				
11				
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)	$405,835.64
Total Due from Seller at Closing (N)	-$27,299.00
Cash ☐ From ☒ To Seller	$378,536.64

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 *4% of the principal and interest overdue.*

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
2257 Wenburn Street, Baltimore, MD 21230

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	$6,993.58	Estimated total amount over year 1 for your escrowed property costs: *See attached page for additional information*
Non-Escrowed Property Costs over Year 1	$1,254.00	Estimated total amount over year 1 for your non-escrowed property costs: *HOA Dues* You may have other property costs.
Initial Escrow Payment	$457.63	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$635.78	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.	$932,487.70
Finance Charge. The dollar amount the loan will cost you.	$532,311.54
Amount Financed. The loan amount available after paying your upfront finance charge.	$379,184.70
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.139 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	118.924 %

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 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	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	NVR Mortgage Finance, Inc.				NVR Settlement Services, Inc.
Address	7080 Samuel Morse Drive Columbia, MD 21046				7080 Samuel Morse Drive, Suite 100 Columbia, MD 21046
NMLS ID	1127				
MD License ID					1692
Contact	Chloe Stewart				Chironne Taylor
Contact NMLS ID	2751383				
Contact MD License ID	2751383				MD2169021
Email	cstewart@nvrinc.com				NVRSS-611-ClosingPkgs@nvrinc.com
Phone	443-845-7055				410-540-8860

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.

Miracle Rose Cooke — Date 10/21/26

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent NVR Settlement Services, Inc.

Additional Information About This Loan

Loan Disclosures

Escrow Account

Escrow

Escrowed Property Costs over Year 1	$6,993.58	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes, Homeowner's Insurance, Mortgage Insurance*

NVR Settlement Services of Maryland, Inc.
ALTA Universal ID: 1050618
7080 Samuel Morse Drive
Suite 100
Columbia, MD 21046

File No./Escrow No.:	BQ2346
Print Date & Time:	October 21, 2026 12:04 pm
Officer/Escrow Officer:	Chironne Taylor
Settlement Location:	7080 Samuel Morse Drive, Suite 100 Columbia, MD 21046
Property Address:	2257 Wenburn Street Baltimore, MD 21230
Borrower:	Miracle Rose Cooke 2257 Wenburn Street Baltimore, MD 21230
Seller:	NVR, Inc., a Virginia Corporation 7080 Samuel Morse Drive Suite 100 Columbia, MD 21046
Lender:	NVR Mortgage Finance, Inc.
Settlement Date :	October 21, 2026
Disbursement Date :	October 21, 2026

Seller		Description	Borrower	
Debit	**Credit**		**Debit**	**Credit**
		Financial		
	404,990.00	Sale Price of Property	404,990.00	
		Deposit		3,000.00
		Loan Amount		397,654.00
23,286.52		Seller Credit		23,286.52
3,000.00		Excess Deposit		
		Prorations/Adjustments		
	845.64	MD Fiscal (07/01- 06/30) 10/21/26-06/30/27	845.64	
		Loan Charges to NVR Mortgage Finance, Inc.		
		1.875% of Loan Amount (Points)	7,456.01	
		Processing Fee	2,390.00	
		Appraisal Fee	605.00	
		Credit Report Fee $120.00 paid by NVR Mortgage Finance, Inc. on behalf of Borrower		
		Flood Certification Fee $6.75 paid by NVR Mortgage Finance, Inc. on behalf of Borrower		
		Mortgage Insurance Premium	6,839.26	
		Verification Fee $132.90 paid by NVR Mortgage Finance, Inc. on behalf of Borrower		
		Prepaid Interest $66.73 per day from 10/21/26 to 11/01/26 NVR Mortgage Finance, Inc.	734.03	
		Impounds		
		Homeowner's Insurance to NVR Mortgage Finance, Inc. 3.000 Months at $44.34/month	133.02	

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Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Impounds (continued)		
		Property Taxes to NVR Mortgage Finance, Inc. 2.000 Months at $413.29/month	826.58	
		Aggregate Adjustment to NVR Mortgage Finance, Inc.		501.97
		Title Charges and Escrow/Settlement Charges		
		Lender's Title Insurance to NVR Settlement Services of Maryland, Inc. Coverage: $397,654.00 Disclosed Premium: $1,767.16 Version: 2021 ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments (07/01/21)	1,767.16	
		Settlement Fee to NVR Settlement Services of Maryland, Inc.	1,050.00	
		Owner's Title Insurance to NVR Settlement Services of Maryland, Inc. Coverage: $404,990.00 Disclosed Premium: $1,074.04 Version: 2021 ALTA Homeowner's Policy (07/01/21)	1,074.04	
		Government Recording and Transfer Charges		
		Recording Fees to Director of Finance, City of Baltimore	120.00	
		City Transfer Tax to Director of Finance, City of Baltimore	6,074.85	
		Lien Cert to Director of Finance, City of Baltimore	55.00	
		State Recordation to Director of Finance, City of Baltimore	3,830.00	
1,012.48		State Transfer Tax to Director of Finance, City of Baltimore		
		Miscellaneous		
		Deed Prep Fee to The Clabaugh Law Firm	150.00	
		Homeowner's Insurance Premium to Homesite Insurance Company of the Midwest 12 months	532.00	
		Capital Contribution to Westport B HOA Inc.	456.00	
		Front Foot @ $250/Y 10/21 -12/31/26 to Howard Elkridge Utilities, LLC	49.06	
		Front Foot Setup Fee to Howard Elkridge Utilities, LLC	25.00	
		HOA Dues @ $114/M 10/21 -11/30/26 to Westport B HOA Inc.	154.45	
		HOA Setup Fee to Westport B HOA Inc.	150.00	

Seller			Borrower	
Debit	Credit		Debit	Credit
27,299.00	405,835.64	**Subtotals**	440,307.10	424,442.49
		Due from Borrower		15,864.61
378,536.64		**Due to Seller**		
405,835.64	405,835.64	**Totals**	440,307.10	440,307.10

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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 NVR Settlement Services of Maryland, Inc. to cause the funds to be disbursed in accordance with this statement.

Seller

NVR, Inc., a Virginia Corporation

BY: _____

Borrower

_____
Miracle Rose Cooke

NVR Settlement Services of Maryland, Inc.

BY: _____
Chironne Taylor
Branch Manager

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THIS DEED

Made this 21st day of October, 2026, by and between **NVR, Inc., a Virginia Corporation**, ("Grantor(s)"), and **Miracle Rose Cooke**, ("Grantee(s)").

WITNESSETH:

THAT for and in consideration of the sum of FOUR HUNDRED FOUR THOUSAND NINE HUNDRED NINETY AND NO/100 DOLLARS ($404,990.00), receipt of which is hereby acknowledged the Grantor(s) do/does grant, bargain, sell and convey to said Grantee(s), in fee simple, as sole owner, the following land and premises situate in Baltimore City County, State of Maryland, and known and described as:

Lot 167, as shown and set out on plat entitled, "FINAL SUBDIVISION PLAT WESTPORT PARCEL B", recorded among the Land Records of Baltimore City, Maryland, in Plat Book XAC page 4502.

The grantee(s) herein is/are hereby given notice of the Activity and Use Limitations set forth in that certain Environmental Covenant recorded in Liber 12413 page 262 among the aforesaid Land Records.

The Lot conveyed herein is subject to a lien for Water and Sewer Facilities Charges imposed by WESTPORT LN, LLC and HOWARD ELKRIDGE UTILITIES, LLC, and their successors and assigns, pursuant to a Declaration of Covenants and Lien for Water and Sewer Facilities Charges, dated June 20, 2025, and recorded among the Land Records of Baltimore City, Maryland in Liber 28234, folio 290 et seq. ("Declaration"), as may be amended from time to time, which Declaration provides that certain Lots in the subdivision are subject to a lien and covenant running with the land as a general uniform plan of development in the amount of $250.00 per year for a total dollar amount of $8,250.00 over the Thirty-Three (33) year term, which covenants and liens last for Thirty-Three (33) years or more with respect to each Lot (until all Thirty-Three (33) annual installment payments of the Water and Sewer Facilities Charges applicable to such Lot shall have been paid in full). All grantees, their successors and assigns, are bound by said Declaration. This is not a charge for water and wastewater usage and disposal, which utility services are billed directly by any governmental authority to the owner of the property."

BEING THE SAME PROPERTY DESCRIBED IN DEED RECORDED AMONG THE AFORESAID LAND RECORDS IN BOOK 29063, PAGE 334.

PROPERTY ADDRESS: 2257 Wenburn Street, Baltimore, MD 21230

TAX ID NO.: 25-05-7612-167

Grantor(s) Address: 7080 Samuel Morse Drive, Suite 100
Columbia, MD 21046

Grantee(s) Address: 2257 Wenburn Street
Baltimore, MD 21230

Title Insurer: Stewart Title Guaranty Company

(I), (We), the undersigned Grantee(s) do hereby certify, under penalties of perjury, that the herein-described property is improved for residential purposes and that (I), (We), the undersigned Grantee(s) is/are the owner(s) and occupant(s) of the subject property, and as such are entitled to any applicable state/county transfer and/or recordation tax exemption. Additionally, the subject property is intended to be used as my/our principal residence by actually occupying the residence for at least 7 of the next 12 months and as such are entitled to any applicable transfer and/or recordation tax exemption.

Miracle Rose Cooke

TOGETHER with all improvements thereupon and all rights, alleys, ways, waters, easements, privileges, appurtenances and advantages belonging or appertaining thereunto. **SUBJECT** to all covenants and restrictions of record. **TO HAVE and to hold** the property hereby conveyed unto the said Grantee(s), his (her, their) personal representatives, heirs, successors and assigns, in fee simple, forever.

THE Grantor(s) covenants to warrant specially the property hereby conveyed and to execute such further assurances of said property as may be requisite.

IN TESTIMONY WHEREOF, the Grantor(s) has/have caused this Deed to be duly executed on its behalf by its duly authorized Vice President, as the act and deed of the corporation.

WITNESS/ATTEST:

NVR, Inc., a Virginia Corporation

BY: _____
Janelle Hall, Vice President

STATE OF MARYLAND

ss:

COUNTY OF Anne Arundel

I HEREBY CERTIFY that on this 13 day of October, 2026, before me, the undersigned officer, personally appeared Janelle Hall who acknowledged herself to be a Vice President of NVR Inc., a Virginia Corporation, and that she, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by herself as such officer and certified that this conveyance is not part of a transaction in which there is a sale, lease, exchange, or other transfer of all or substantially all of the property and assets of the Corporation, and further certified under penalties of perjury that the Grantor is a resident entity of the State of Maryland as defined in COMAR 03.04.12.02B (11).

WITNESS my hand and Notarial Seal.

_____
NOTARY PUBLIC
My Commission Expires: 6-21-29

Kiley L. Kusiak
Notary Public
Anne Arundel County
Maryland

Return To:
NVR Settlement Services of Maryland, Inc.
7080 Samuel Morse Drive, Suite 100
Columbia, MD 21046

CDS No.: BQ2346

OWNER OCCUPANCY AFFIDAVIT

The undersigned each state under the penalties of perjury that the contents of this document are true to the best of the knowledge, information and belief of the individual making this statement as follows:

PURSUANT TO THE PROVISIONS OF APPLICABLE STATE, COUNTY AND LOCAL LAWS, ORDINANCES, RULES AND REGULATIONS, THE UNDERSIGNED GRANTEE HEREBY MAKES OATH THAT THE RESIDENCE ON THE PROPERTY DESCRIBED IN THIS DEED (2257 WENBURN STREET, BALTIMORE, MD 21230, APN NO. 25-05-7612-167, TAX ID NO. 25-05-7612-167) WILL BE OCCUPIED BY THE UNDERSIGNED GRANTEE AS THE PRINCIPAL RESIDENCE OF THE GRANTEE.

AS WITNESS OUR HANDS AND SEALS DATED THIS 21 DAY OF Oct, 2026.

Miracle Rose Cooke

State of Maryland

County of Howard

Signed and sworn to before me the 21st of October, 2026, by Miracle Rose Cooke.

Notary Public

Affix stamp/seal:

CURTIS MACKEY
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES AUGUST 11, 2028