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

File No./Escrow No.:	BC1636
Print Date & Time:	June 12, 2026 12:46 pm
Officer/Escrow Officer:	Chironne Taylor
Settlement Location:	7080 Samuel Morse Drive, Suite 100 Columbia, MD 21046
Property Address:	7170 Smoke Stack Road Baltimore, MD 21222
Borrower:	Perdale Owens 7170 Smoke Stack Road Baltimore, MD 21222
Seller:	NVR, Inc., a Virginia Corporation 11570 Crossroads Circle Suite 104 Baltimore, MD 21220
Lender:	United Wholesale Mortgage, LLC ISAOA/ATIMA
Settlement Date :	June 12, 2026
Disbursement Date :	June 12, 2026

Seller		Description	Borrower	
Debit	**Credit**		**Debit**	**Credit**
		Financial		
	404,990.00	Sale Price of Property	404,990.00	
		Deposit		3,500.00
		Loan Amount		413,697.00
18,987.52		Seller Credit		18,987.52
3,500.00		Excess Deposit		
		Prorations/Adjustments		
	45.35	Land Tax 06/12/26-06/30/26	45.35	
		Loan Charges to United Wholesale Mortgage, LLC ISAOA/ATIMA		
		% of Loan Amount (Points)	3,498.60	
		Origination Fee $11,376.67 paid by United Wholesale Mortgage, LLC ISAOA/ATIMA on behalf of Borrower		
		Underwriting Fee	1,250.00	
		Appraisal Fee	625.00	
		Credit Report Fee	219.00	
		Credit Report Fee $85.06 paid by United Wholesale Mortgage, LLC ISAOA/ATIMA on behalf of Borrower		
		Electronic Registration Fee	24.95	
		Flood Certification Fee	8.00	
		Tax Service Fee	85.00	
		VA Funding Fee	8,707.29	
		Verification Fee $165.00 paid by United Wholesale Mortgage, LLC ISAOA/ATIMA on behalf of Borrower		

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Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Loan Charges to United Wholesale Mortgage, LLC ISAOA/ATIMA (continued)		
		Prepaid Interest United Wholesale Mortgage, LLC ISAOA/ ATIMA	1,345.93	
		Impounds		
		Homeowner's Insurance to United Wholesale Mortgage, LLC ISAOA/ATIMA 3.000 Months at $62.07/month	186.21	
		Property Taxes to United Wholesale Mortgage, LLC ISAOA/ATIMA 3.000 Months at $409.04/month	1,227.12	
		Aggregate Adjustment to United Wholesale Mortgage, LLC ISAOA/ATIMA		372.42
		Title Charges and Escrow/Settlement Charges		
		Commitment Fee to NVR Settlement Services of Maryland, Inc.	75.00	
		CPL to Stewart Title Guaranty Company	50.00	
		Lender's Title Insurance to NVR Settlement Services of Maryland, Inc. Coverage: $413,697.00 Premium: $1,404.80 Version: 2021 ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments (07/01/21)	1,404.80	
		Settlement Fee to NVR Settlement Services of Maryland, Inc.	1,050.00	
		Commissions		
		Additional Realtor Commission to Own Real Estate	5,000.00	
		Admin Fee to Own Real Estate	895.00	
3,000.00		Realtor Commission to Own Real Estate		
		Government Recording and Transfer Charges		
		Recording Fees to Baltimore County Clerk of Circuit Court	120.00	
		County Transfer Tax to Baltimore County	5,744.85	
		Lien Cert to Baltimore County	55.00	
		Recordation Tax to Baltimore County	2,025.00	
1,012.48		State Transfer Tax to Baltimore County Clerk of Circuit Court		
		Miscellaneous		
		Deed Prep Fee to The Clabaugh Law Firm	150.00	
		Homeowner's Insurance Premium 12 months	744.87	
		Capital Contribution to Tidewater Foundry Station Homeowners Association	201.00	
		Est. Full Year Improvement Levy to Baltimore County	4,908.48	
		Front Foot @ $500/Y to Foundry Station Utility LLC C/O U.S Utility LLC	500.00	
		Front Foot Set Up Fee to Foundry Station Utility LLC C/O U.S Utility LLC	25.00	
		HOA Dues @ $67/M 06/12/26 - 07/31/26 to Tidewater Foundry Station Homeowners Association	109.43	

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Seller			Borrower	
Debit	Credit		Debit	Credit
26,500.00	405,035.35	**Subtotals**	445,270.88	436,556.94
		Due from Borrower		8,713.94
378,535.35		**Due to Seller**		
405,035.35	405,035.35	**Totals**	445,270.88	445,270.88

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: _____, agent

Borrower

_____

Perdale Owens

NVR Settlement Services of Maryland, Inc.

BY: _____

Chironne Taylor
Branch Manager

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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		Transaction Information		Loan Information	
Date Issued	6/12/2026	**Borrower**	Perdale Owens 749 English Ivy Way Aberdeen , MD 21001	**Loan Term**	30 years
Closing Date	6/12/2026			**Purpose**	Purchase
Disbursement Date	6/12/2026			**Product**	Fixed Rate
Settlement Agent	Nvr Settlement Services of Maryland, Inc.	**Seller**	NVR, INC t/a Ryan Homes 7170 Smoke Stack Rd Dundalk , MD 21222	**Loan Type**	☐ Conventional ☐ FHA ☒ VA ☐ _____
File #	BC1636-1			**Loan ID #**	1226359857
Property	7170 Smoke Stack Rd Baltimore , MD 21222	**Lender**	United Wholesale Mortgage, LLC	**MIC #**	13-13-6-0809539
Sale Price	$404,990				

Loan Terms		Can this amount increase after closing?
Loan Amount	$413,697	**NO**
Interest Rate	6.25%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$2,547.20	**NO**
Prepayment Penalty		**Does the loan have these features?** **NO**
Balloon Payment		**NO**

Projected Payments			
Payment Calculation		**Years 1 - 30**	
Principal & Interest		$2,547.20	
Mortgage Insurance	+	0	
Estimated Escrow *Amount can increase over time*	+	471.11	
Estimated Total Monthly Payment		$3,018.31	
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$538.11 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☒ Other: HOA Dues *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** **YES** **YES** **NO**

Costs at Closing		
Closing Costs	$20,920.94	Includes $9,588.95 in Loan Costs + $11,331.99 in Other Costs -$0 in Lender Credits. *See page 2 for details.*
Cash to Close	$8,713.94	Includes Closing Costs *See Calculating Cash to Close on page 3 for details.*

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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						
01 0.846% of Loan Amount (Points)				$3,498.60		
02 Origination Fee to Caliver Beach Mortgage, LLC						(L) $11,376.67
03 Underwriting Fee				$1,250.00		
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		$9,332.00				
01 Appraisal Fee	to Broadway Appraisal Company, LLC	$625.00				
02 Credit Report	to Credco			$219.00		
03 Credit Report	to Xactus					$85.06
04 Electronic Registration (MERS) Fee	to Mortgage Electronic Registration Syste			$24.95		
05 Flood Certification	to Corelogic Flood Services			$8.00		
06 Tax Service	to United Wholesale Fbo Lereta			$85.00		
07 VA Funding Fee	to Department of Veteran Affairs	$8,707.00		$0.29		
08						
09						
10						
C. Services Borrower Did Shop For		$256.95				
01 Title - Closing Protection Letter Fee	to Nvr Settlement Services of Maryland, I			$50.00		
02 Title - Document Prep	to Nvr Settlement Services of Maryland, I			$150.00		
03 Title - Endorsement Fee	to Nvr Settlement Services of Maryland, I	$55.00				
04 Title - Premium for Lender's Coverage	to Nvr Settlement Services of Maryland, I	$126.95		$1,277.85		
05 Title - Settlement Or Closing Fee	to Nvr Settlement Services of Maryland, I			$1,050.00		
06 Title - Title Examination	to Nvr Settlement Services of Maryland, I	$75.00				
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		$9,588.95				
Loan Costs Subtotals (A + B + C)		$9,588.95				

Other Costs						
E. Taxes and Other Government Fees		$7,889.85				
01 Recording Fees	Deed: $60.00 Mortgage: $60.00	$120.00				
02 City/County Tax/Stamps	to Baltimore Tax Recorder	$2,025.00				
03 State Tax/Stamps	to Md Tax Recorder			$1,012.48		
04 Transfer Tax	to Baltimore County Recorder	$5,744.85				
F. Prepaids		$2,090.80				
01 Homeowner's Insurance Premium (12 mo.) to USAA		$744.87				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($70.84 per day from 6/12/26 to 7/1/26)		$1,345.93				
04 Property Taxes (mo.)						
05						
G. Initial Escrow Payment at Closing		$1,040.91				
01 Homeowner's Insurance $62.07 per month for 3 mo.		$186.21				
02 Mortgage Insurance per month for mo.						
03 Property Taxes $409.04 per month for 3 mo.		$1,227.12				
04						
05						
06						
07						
08 Aggregate Adjustment		-$372.42				
H. Other		$310.43				
01 Buyers Agent Real Estate Commission	to Own Real Estate			$3,000.00		
02 HOA Capital Contribution	to Tidewater Foundry Station HOA	$201.00				
03 Homeowners Association (Hoa) Fee / Dues	to Tidewater Foundry Station HOA	$109.43				
04 Realtor Fee	to Own Real Estate			$5,895.00		
05						
06						
I. TOTAL OTHER COSTS (Borrower-Paid)		$11,331.99				
Other Costs Subtotals (E + F + G + H)		$11,331.99				
J. TOTAL CLOSING COSTS (Borrower-Paid)		$20,920.94				
Closing Costs Subtotals (D + I)		$20,920.94		$17,521.17		$11,461.73
Lender Credits						

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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)	$40,774.00	$20,920.94	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)	-$8,707.00	-$8,707.00	NO
Down Payment/Funds from Borrower	$0	$0	NO
Deposit	-$7,000.00	-$3,500.00	YES • You **increased** this payment. See Deposit in **Section L**
Funds for Borrower	$0	$0	NO
Seller Credits	-$20,000.00	-$5,478.83	YES • See Seller Credits in **Section L**
Adjustments and Other Credits	$6,197.00	$5,478.83	YES • See details in **Sections K and L**
Cash to Close	$11,264.00	$8,713.94	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing				**$431,389.77**
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)			$20,920.94
04				
Adjustments				
05				
06				
07				
Adjustments for Items Paid by Seller in Advance				
08	City/Town Taxes		to	
09	County Taxes	6/12/26	to 7/1/27	$45.35
10	Assessments	6/30/26	to 12/31/26	$4,908.48
11	Front Foot	7/1/26	to 7/1/27	$525.00
12				
13				
14				
15				
L. Paid Already by or on Behalf of Borrower at Closing				**$422,675.83**
01	Deposit (EMD: $3,500.00 / Cash Deposit: $0.00)			$3,500.00
02	Loan Amount			$413,697.00
03	Existing Loan(s) Assumed or Taken Subject to			
04				
05	Seller Credit			$5,478.83
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)				$431,389.77
Total Paid Already by or on Behalf of Borrower at Closing (L)				-$422,675.83
Cash to Close ☒ From ☐ To Borrower				**$8,713.94**

SELLER'S TRANSACTION

M. Due to Seller at Closing				**$410,468.83**
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	6/12/26	to 7/1/27	$45.35
11	Assessments	6/30/26	to 12/31/26	$4,908.48
12	Front Foot	7/1/26	to 7/1/27	$525.00
13				
14				
15				
16				
N. Due from Seller at Closing				**$23,000.00**
01	Excess Deposit			
02	Closing Costs Paid at Closing (J)			$17,521.17
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			$5,478.83
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)				$410,468.83
Total Due from Seller at Closing (N)				-$23,000.00
Cash to Close ☐ From ☒ To Seller				**$387,468.83**

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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 your overdue payment of principal, interest and escrow for taxes and insurance.*

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
7170 Smoke Stack Rd , Baltimore , MD 21222

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	$5,653.32	Estimated total amount over year 1 for your escrowed property costs: *Hazard Insurance Reserves Mortgage Insurance Reserve* *See attached page for additional information*
Non-Escrowed Property Costs over Year 1	$804.00	Estimated total amount over year 1 for your non-escrowed property costs: *Homeowners Association Dues* You may have other property costs.
Initial Escrow Payment	$1,040.91	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$471.11	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.

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