Previous editions are obsolete

form HUD-1 (3/86) ref Handbook 4305.2

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 26-07-17	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
Printed 09/03/2026 at 13:57 AL

D. NAME OF BORROWER: Amber Cornwell
ADDRESS: 1300 General Pershing St, New Orleans, LA 70070

E. NAME OF SELLER: 2339 Sidney Avenue LLC
ADDRESS: 4801 Butler Rd., Glyndon, MD 21071

F. NAME OF LENDER:
ADDRESS:

G. PROPERTY ADDRESS: 2339 SIDNEY AVE., Baltimore, MD 21230

H. SETTLEMENT AGENT: Golden Trust Title & Escrow, LLC
PLACE OF SETTLEMENT: 114 West Mulberry Street, Baltimore, MD 21201

I. SETTLEMENT DATE: 09/08/2026

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	32,000.00	401. Contract sales price	32,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	2,940.00	403.	
104. Auction Fee	3,200.00	404.	
105. 26/27 Taxes	1,656.72	405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	39,796.72	**420. GROSS AMOUNT DUE TO SELLER**	32,000.00
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER		**500. REDUCTIONS IN AMOUNT DUE TO SELLER**	
201. Deposit or earnest money	5,000.00	501. Excess Deposit (see instructions)	
202. Principal amount of new loans		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of First Mortgage Loan	
205.		505.	
206.		506. Water	2,328.46
		Director of Finance	
207.		507. Title Curative Fee	395.00
		Golden Trust Title & Escrow, L	
208.		508. MUB Escrow	500.00
		Director of Finance/GTT	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
213. Tax Adj 7/1/2026-7/17/2026	72.62	513. Tax Adj 7/1/2026-7/17/2026	72.62
214. Water Adj 6/1/2026-8/16/2026	125.04	514. Water Adj 6/1/2026-8/16/2026	125.04
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	5,197.66	**520. TOTAL REDUCTION AMOUNT DUE SELLER**	3,421.12
300. CASH AT SETTLEMENT FROM OR TO BORROWER		**600. CASH AT SETTLEMENT TO OR FROM SELLER**	
301. Gross amount due from borrower (line 120)	39,796.72	601. Gross amount due to seller (line 420)	32,000.00
302. Less amounts paid by/for borrower (line 220)	5,197.66	602. Less reduction amount due seller (line 520)	3,421.12
303. CASH FROM BORROWER	34,599.06	**603. CASH TO SELLER**	28,578.88

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.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your Income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

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: 460465[illegible] _____ SELLER(S) SIGNATURE(S): _____ / _____

SELLER(S) NEW MAILING ADDRESS: _____

SETTLEMENT STATEMENT

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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 $32,000.00 @ 0.000 =			
Division of commission (line 700) as follows:			
701. $	to		
702. $	to		
703. Commission paid at Settlement			
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.			
807.			
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 Taxes	mo. @ $ 138.06 /mo		
1004. County Property Taxes	mo. @ $ /mo		
1005. Annual Assessments	mo. @ $ /mo		
1009. Aggregate Analysis Adjustment		0.00	0.00
1100. TITLE CHARGES			
1101. Settlement or closing fee	to Golden Trust Title & Escrow, LLC	295.00	
1102. Abstract or title search	to DKJ, Inc	190.00	
1103. Title examination	to Golden Trust Title & Escrow, LLC	495.00	
1104. Title insurance binder			
1105. Document Preparation	to Golden Trust Title & Escrow, LLC	295.00	
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No:)			
1108. Title Insurance	to Fidelity National Title Insurance Co./ GT	300.00	
(includes above items No:)			
1109. Lender's Policy			
1110. Owner's Policy	32,000.00 - 300.00		
1111. Lien Certificate	to Director of Finance/GT	55.00	
1112. Judgment Report	to Property Insight/GT	30.00	
1113. Wire Fee	to Atlantic Union Bank/GT	35.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed $ 60.00	; Mortgage $; Release $	60.00	
1202. State Recordation Tax	Deed $ 320.00 ; Mortgage $	320.00	
1203. State Transfer Tax	Deed $ 160.00 ; Mortgage $	160.00	
1204. City Transfer Tax	Deed $ 480.00 ; Mortgage $	480.00	
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection			
1303. Walk Through Recording	to Golden Trust Title & Escrow, LLC	75.00	
1304. Water/MUB Escrow	to Director of Finance/GT	150.00	
1305.			
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES	(enter on lines 103, Section J and 502, Section K)	2,940.00	

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.

Amber Cornwell

2339 Sidney Avenue LLC

By: Duane Shelton, Sole Member

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.

9/2/26

SETTLEMENT AGENT DATE

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.