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	10/5/2026
Closing Date	10/14/2026
Disbursement Date	10/14/2026
Settlement Agent	NVR Settlement Services,
File #	BQ3866
Property	2253 Boojum Street Baltimore, MD 21230
Sale Price	$429,195

Transaction Information

Borrower	Thomas P Snyder 1900 S Hanover Street Apartment 439 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 #	2609349131
MIC #	

Loan Terms

		Can this amount increase after closing?
Loan Amount	$386,276	**NO**
Interest Rate	5.875 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$2,284.97	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation		**Years 1-30**
Principal & Interest		$2,284.97
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	406.60
Estimated Total Monthly Payment		$2,691.57

		This estimate includes	**In escrow?**
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$520.60 Monthly	☒ Property Taxes	**YES**
		☒ 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	$35,395.47	Includes $9,915.42 in Loan Costs + $25,480.05 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$74,726.79	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs

			Borrower-Paid		Seller-Paid		Paid by Others
			At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges			**$2,390.00**				
01	5.5 % of Loan Amount (Points)				$21,245.18		
02	Processing Fees		$2,390.00				
03							
04							
05							
06							
07							
08							
B. Services Borrower Did Not Shop For			**$7,525.42**				
01	Appraisal Fee			$605.00			
02	Credit Report Fee	to Factual Data					(L) $113.00
03	Final Inspection Fee		$175.00				
04	Flood Certificate	to Service Link					(L) $6.75
05	Mortgage Insurance Premium	to Arch MI	$3,824.13				
06	Title - Deed Preparation	to The Clabaugh Law Firm	$150.00				
07	Title - Lender's Title Insurance	to NVR Settlement Services of Maryland,	$1,721.29				
08	Title - Settlement Fee	to NVR Settlement Services of Maryland,	$1,050.00				
09							
10							
C. Services Borrower Did Shop For							
01							
02							
03							
04							
D. TOTAL LOAN COSTS (Borrower-Paid)			**$9,915.42**				
Loan Costs Subtotals (A + B + C)			$9,310.42	$605.00			

Other Costs

			Borrower-Paid		Seller-Paid		Paid by Others
			At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees			**$8,329.09**				
01	Recording Fees	Deed: $120.00 Mortgage: $55.00	$175.00				
02	City/County Tax/Stamps	to Director of Finance, City of Baltimore	$6,008.11		$4,504.82		
03	State Tax/Stamps	to Director of Finance, City of Baltimore	$2,145.98				
F. Prepaids			**$1,599.06**				
01	Homeowner's Insurance Premium (12 mo.)		$480.00				
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest ($62.17 per day from 10/14/26 to 11/1/26)		$1,119.06				
04	Property Taxes (mo.)						
05							
G. Initial Escrow Payment at Closing			**$406.60**				
01	Homeowner's Insurance	$40.00 per month for 3 mo.	$120.00				
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	$366.60 per month for 2 mo.	$733.20				
04							
05							
06							
07							
08	Aggregate Adjustment		-$446.60				
H. Other			**$15,145.30**				
01	Admin Fee	to Coldwell Banker	$495.00				
02	Capital Contributions	to Westport B HOA Inc.	$456.00				
03	Front Foot Water Tap Fee	to Howard Elkridge Utilities, LLC	$53.76				
04	HOA Dues- prorated	to Westport B HOA Inc.	$180.19				
05	Real Estate Commission	to Coldwell Banker			$3,000.00		
06	Real Estate Commission	to Coldwell Banker	$7,730.00				
07	Set Up Fee	to Westport B HOA Inc.	$150.00				
08	Taxes Due	to Director of Finance, City of	$4,796.94				
09	Taxes Due	to Director of Finance, City of			$2,832.00		
10	Title - Owner's Title Insurance (optional)	to NVR Settlement Services of	$1,258.41				
11	Water/Sewer Fee	to Howard Elkridge Utilities, LLC	$25.00				
I. TOTAL OTHER COSTS (Borrower-Paid)			**$25,480.05**				
Other Costs Subtotals (E + F + G + H)			$25,480.05				

J. TOTAL CLOSING COSTS (Borrower-Paid)			**$35,395.47**				
Closing Costs Subtotals (D + I)			$34,790.47	$605.00	$31,582.00		$119.75
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)	$64,197.00	$35,395.47	**YES** · See **Total Loan Costs (D)** and **Total Other Costs (I)**.
Closing Costs Paid Before Closing	$0	-$605.00	**YES** · You paid these Closing Costs **before closing.**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$43,351.00	$42,919.00	**YES** · You **decreased** this payment.
Deposit	-$5,000.00	-$5,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	-$25,750.00	$0	**YES** · See **Seller-Paid** column on page 2 and Seller Credits in **Section L**.
Adjustments and Other Credits	$0	$2,017.32	**YES** · See details in **Section K and Section L.**
Cash to Close	**$76,798.00**	**$74,726.79**	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$466,002.79**
01	Sale Price of Property	$429,195.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	$34,790.47
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes to	
09	County Taxes to	
10	Assessments to	
11	MD Fiscal (07/01- 06/30) 10/14/26-06/30/27	$2,017.32
12		
13		
14		
15		

L. Paid Already by or on Behalf of Borrower at Closing		**$391,276.00**
01	Deposit	$5,000.00
02	Loan Amount	$386,276.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	
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)	$466,002.79
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$391,276.00
Cash to Close ☒ From ☐ To Borrower	**$74,726.79**

SELLER'S TRANSACTION

M. Due to Seller at Closing		**$431,212.32**
01	Sale Price of Property	$429,195.00
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 to	
11	Assessments to	
12	MD Fiscal (07/01- 06/30) 10/14/26-06/30/27	$2,017.32
13		
14		
15		
16		

N. Due from Seller at Closing		**$36,582.00**
01	Excess Deposit	$5,000.00
02	Closing Costs Paid at Closing (J)	$31,582.00
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	
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)	$431,212.32
Total Due from Seller at Closing (N)	-$36,582.00
Cash ☐ From ☒ To Seller	**$394,630.32**

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 *5% 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
2253 Boojum 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	$4,472.60	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes, Homeowner's Insurance*
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	$406.60	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$406.60	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.	$833,622.12
Finance Charge. The dollar amount the loan will cost you.	$444,694.83
Amount Financed. The loan amount available after paying your upfront finance charge.	$377,892.81
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.079 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	113.243 %

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.		Coldwell Banker Realty		NVR Settlement Services, Inc.
Address	7080 Samuel Morse Drive Columbia, MD 21046		6031 UNIVERSITY BLVD SUITE 100 Ellicott City, MD 21043		7080 Samuel Morse Drive, Suite 100 Columbia, MD 21046
NMLS ID	1127				
MD License ID			581548		1692
Contact	Charles Michael Garner Jr		Melissa Kesner-Fultz		Chironne Taylor
Contact NMLS ID	1501443				
Contact MD License ID	26-32705		581548		MD2169021
Email	chgarner@nvrinc.com		mkesner@cbmove.com		NVRSS-611-ClosingPkgs@nvrinc.com
Phone	202-823-3762		410-935-0173		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.

Thomas P Snyder 10/08/2026 9:01 AM PDT

Thomas P Snyder Date

Addendum to Closing Disclosure

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

Settlement Agent NVR Settlement Services, Inc.