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	10/30/2026
Closing Date	11/4/2026
Disbursement Date	11/4/2026
Settlement Agent	Greenwood Title, Inc.
File #	12136
Property	800 Radnor Ave Baltimore, MD 21212
Sale Price	$239,900

Transaction Information

Borrower	Bryant Poole Jr 651 Bridgeman Terrace Towson, MD 21204
Seller	S&R Homes Inc 2253 Green Cedar Drive Bel Air, MD 21015
Lender	First Home Mortgage Corporation

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☒ FHA ☐ VA ☐ _____
Loan ID #	1024531926
MIC #	244-3808440-703

Loan Terms

		Can this amount increase after closing?
Loan Amount	$235,554	**NO**
Interest Rate	7.25 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,606.89	**NO**

	Does the loan have these features?
Prepayment Penalty	**NO**
Balloon Payment	**NO**

Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		$1,606.89
Mortgage Insurance	+	105.64
Estimated Escrow *Amount can increase over time*	+	214.01
Estimated Total Monthly Payment		$1,926.54

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$214.01 Monthly	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Ground Rent	**YES**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$18,516.41	Includes $13,662.52 in Loan Costs + $4,853.89 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$3,696.42	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			**$6,667.74**				
01	2.5 % of Loan Amount (Points)		$4,188.85		$1,700.00		
02	Extension Fee		$588.89				
03	Processing Fees		$995.00				
04	Underwriting Fees		$895.00				
05							
06							
07							
08							
B. Services Borrower Did Not Shop For			**$5,057.55**				
01	Appraisal Fee	to The McGann Company, Inc.		$550.00			
02	Appraisal Management Co. Fee	to ValuTrust Solutions	$50.00	$75.00			
03	Credit Report	to United One	$198.75				
04	Flood Certification	to ServiceLink National Flood	$7.50				
05	Inspection Fee	to The McGann Company, Inc.	$125.00				
06	Mortgage Insurance Premium	to Secretary of Housing and Urban	$4,051.30				
07							
08							
09							
10							
C. Services Borrower Did Shop For			**$1,937.23**				
01	Title - Abstract/Title Search	to Robert Raglin, Esq	$220.00				
02	Title - Closing Protection Letter	to First American Title Insurance	$55.00				
03	Title - Judgement Search	to Greenwood Title, Inc	$45.00				
04	Title - Lender's Title Insurance	to First American Title Insurance	$831.00				
05	Title - Lien Certificate	to Greenwood Title, Inc	$56.23				
06	Title - Recording Service Fee	to Greenwood Title, Inc	$35.00				
07	Title - Settlement Fee	to Greenwood Title, Inc	$300.00				
08	Title - Title Examination	to Greenwood Title, Inc	$395.00				
D. TOTAL LOAN COSTS (Borrower-Paid)			**$13,662.52**				
Loan Costs Subtotals (A + B + C)			$13,037.52	$625.00			

Other Costs							
E. Taxes and Other Government Fees			**$2,569.25**				
01	Recording Fees	Deed: $60.00 Mortgage: $60.00	$120.00				
02	Transfer Tax - City/County Tax	to Baltimore City MD	$980.00		$1,200.00		
03	Transfer Tax - State Tax	to Baltimore City MD			$599.75		
04	Transfer Taxes	to Baltimore City MD	$1,469.25		$1,799.25		
F. Prepaids			**$1,075.63**				
01	Homeowner's Insurance Premium (12 mo.)	to Evertree Insurance	$1,162.00				
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest ($46.79 per day from 11/4/26 to 11/1/26)		-$140.37				
04	Property Taxes (12 mo.)	to Baltimore City MD			$1,323.35		
05	Ground Rent (6 mo.)	to Maureen Mackey	$54.00				
G. Initial Escrow Payment at Closing			**$214.01**				
01	Homeowner's Insurance	$96.84 per month for 2 mo.	$193.68				
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	$108.17 per month for 2 mo.	$216.34				
04	Ground Rent Impound	$9.00 per month for 5 mo.	$45.00				
05							
06							
07							
08	Aggregate Adjustment		-$241.01				
H. Other			**$995.00**				
01	Final Water/Sewer Bill	to Director of Finance			$124.27		
02	Real Estate Administrative/Flat Fee	to Northrop Realty			$495.00		
03	Real Estate Commission	to JS Realty LLC			$5,997.50		
04	Real Estate Commission	to Northrop Realty			$5,997.50		
05	Seller Settlement Fee	to Greenwood Title, Inc			$300.00		
06	Title - Owner's Title Insurance (optional)	to First American Title Insurance	$995.00				
I. TOTAL OTHER COSTS (Borrower-Paid)			**$4,853.89**				
Other Costs Subtotals (E + F + G + H)			$4,853.89				

J. TOTAL CLOSING COSTS (Borrower-Paid)			**$18,516.41**				
Closing Costs Subtotals (D + I)			$17,891.41	$625.00	$19,536.62		
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)	$23,213.00	$18,516.41	**YES** · See **Total Loan Costs (D)** and **Total Other Costs (I)**.
Closing Costs Paid Before Closing	$0	-$625.00	**YES** · You paid these Closing Costs **before closing.**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$4,346.00	$4,346.00	**NO**
Deposit	-$2,000.00	-$2,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	-$7,197.00	-$5,497.00	**YES** · See **Seller-Paid** column on page 2 and Seller Credits in **Section L**.
Adjustments and Other Credits	-$12,595.00	-$11,043.99	**YES** · See details in **Section K and Section L.**
Cash to Close	**$5,767.00**	**$3,696.42**	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K.	**Due from Borrower at Closing**		**$258,637.78**
01	Sale Price of Property		$239,900.00
02	Sale Price of Any Personal Property Included in Sale		
03	Closing Costs Paid at Closing (J)		$17,891.41
04			
	Adjustments		
05			
06			
07			
	Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes	11/04/26 to 06/30/27	$846.37
09	County Taxes	to	
10	Assessments	to	
11			
12			
13			
14			
15			
L.	**Paid Already by or on Behalf of Borrower at Closing**		**$254,941.36**
01	Deposit		$2,000.00
02	Loan Amount		$235,554.00
03	Existing Loan(s) Assumed or Taken Subject to		
04			
05	Seller Credit		$5,497.00
	Other Credits		
06	First Home 100+ ($11,995.00)		$11,864.24
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	Ground Rent	8/8/2026 to 11/4/2026	$26.12
16			
17			

CALCULATION	
Total Due from Borrower at Closing (K)	$258,637.78
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$254,941.36
Cash to Close ☒ From ☐ To Borrower	**$3,696.42**

SELLER'S TRANSACTION

M.	**Due to Seller at Closing**		
01	Sale Price of Property		
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			
13			
14			
15			
16			
N.	**Due from Seller at Closing**		
01	Excess Deposit		
02	Closing Costs Paid at Closing (J)		
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)	
Total Due from Seller at Closing (N)	
Cash ☐ From ☐ To Seller	

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
800 Radnor Ave, Baltimore, MD 21212

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	$3,835.80	Estimated total amount over year 1 for your escrowed property costs: *See attached page for additional information*
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$214.01	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$319.65	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.	$617,575.09
Finance Charge. The dollar amount the loan will cost you.	$379,740.48
Amount Financed. The loan amount available after paying your upfront finance charge.	$224,312.46
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	8.312 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	145.525 %

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	First Home Mortgage Corporation		JS Realty, LLC	Northrop Realty	Greenwood Title, Inc.
Address	2700 Lighthouse Point East Suite 340 Baltimore, MD 21224		1700 Reisterstown Road, Suite 207 Baltimore, MD 21208	10066 Baltimore National Pike Ellicott City, MD 21042	3 Greenwood Place, Suite 305 Pikesville, MD 21208
NMLS ID	71603				
MD License ID	5100		627503	6253	100032903
Contact	Lewis Waller		Jolene Smith	Stephanie Bowen	Matthew Murray
Contact NMLS ID	217844				
Contact MD License ID	217844		627503	604306	196527
Email	lwaller@firsthome.com		jolene@jsrealtymd.com	sbowen@sbowensells.com	matthew@greenwoodtitle.com
Phone	443-873-5508		410-639-1919	410-465-1770	410-653-0879

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.

Bryant Poole Jr — 10/30/2026 1:07 PM PDT

Bryant Poole Jr — Date

Addendum to Closing Disclosure

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

Additional Information About This Loan

Loan Disclosures

Escrow Account

Escrow		
Escrowed Property Costs over Year 1	$3,835.80	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes, Homeowner's Insurance, Mortgage Insurance, Ground Rent Impound*