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	10/27/2026
Closing Date	10/27/2026
Disbursement Date	10/27/2026
Settlement Agent	Certified Title Corporation
File #	P-26MD5459
Property	707 Mura St Baltimore, MD 21202
Sale Price	$287,257

Transaction Information

Borrower	Adefemi Eric Adeduro Jr 8901 Townsend Lane Clinton, MD 20735-2869
Seller	Rebuild Johnston Square Phase 1, LLC 1129 North Caroline Street Baltimore, MD 21213
Lender	First Home Mortgage Corporation

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ _____
Loan ID #	1024529451
MIC #	1001789312

Loan Terms		Can this amount increase after closing?
Loan Amount	$257,257	NO
Interest Rate	6.875 %	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,690.00	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation	Years 1-10	Years 11-30
Principal & Interest	$1,690.00	$1,690.00
Mortgage Insurance	+ 30.01	+ —
Estimated Escrow *Amount can increase over time*	+ 227.15	+ 227.15
Estimated Total Monthly Payment	$1,947.16	$1,917.15

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$287.15 Monthly	☒ Property Taxes	SOME
		☒ Homeowner's Insurance	YES
		☒ Other: Homeowners Association Dues	NO
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$18,973.27	Includes $10,022.39 in Loan Costs + $8,950.88 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$10,503.59	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*