Settlement Statement

KING TITLE COMPANY, INC

ALTA ID - 1089144, Maryland State License - 2882
10451 Mill Run Circle, Suite 635, Owings Mills, MD 21117
(410) 486-5464, Email: info@kingtitle.com

File Number	**29850**
Buyer Name	**Maya Mundell**
Seller Name	**United States Secretary of Housing and Urban Development** **Case No. 241-946944**
Lender	**Bay Bridge Lending LLC**
Property Address	**4300 Fernhill Avenue, Baltimore City, MD 21215**
Settlement Date	**October 10, 2025**

Buyer/Borrower Charges						**Seller Credits**					
101	Sales price				188,000.00	401	Sales price				188,000.00
102	Settlement charges from page 2				12,626.02	402					
103	Property tax	10/10/25	to	6/30/26	3,512.08	403	Property tax	10/10/25	to	6/30/26	3,512.08
104	Condo/HOA		to			404	Condo/HOA		to		
105	Ground rent	10/10/25	to	12/7/25	18.90	405	Ground rent	10/10/25	to	12/7/25	
106	Property tax		to			406					
107	Water Escrow				300.00	407					
108						408					
109						409					
120	Subtotal Charges				204,457.00	410	Subtotal Credits				191,512.08

Buyer/Borrower Credits						**Seller Charges**					
201	Deposit held by seller					501	Deposit held by seller				
202	Principal amount of new loan				105,000.00	502	Settlement charges from page 2				11,280.00
203	Deposit held by realtor				1,000.00	503	Payoff mortgage				
204	Deposit held by title					504	Payoff mortgage				
205						505	Express payoff/proceeds				
206						506					
207	Credit from Seller to Buyer					507	Credit from Seller to Buyer				
208	Property tax	7/1/25	to	10/10/25		508	Property tax	7/1/25	to	10/10/25	
209	Ground rent	6/7/22	to	6/7/25		509	Ground rent	6/7/22	to	6/7/25	360.00
210	Ground rent	6/7/25	to	10/10/25		510	Ground rent	6/7/25	to	10/10/25	41.10
211						511					
212						512				Last Read Date	
213			to			513	Water Due		to		
214	Water		to			514	Water		to		
215			to			515	Water/City Bill Escrow				
216						516					
217						517					
218						518					
220	Subtotal Credits				106,000.00	520	Subtotal Charges				11,681.10
						521	Maryland Withholding Tax		0.00%		
303	Amount Due	From	Buyer		98,457.00	**603**	Amount Due	To	Seller		179,830.98

SETTLEMENT CHARGES						Buyer Charge	Seller Charge
700	**Real Estate Broker fee**		Company Name				
701	Commission	to:	Distinctive Real Estate Inc	1,000.00	4,640.00		5,640.00
702	Commission	to:	Kencot Realty		5,640.00	0.00	5,640.00
703	Commission	to:					
704	Commission	to:					
800	**Items Payable in Connection with Loan**						
801	Origination charge		to: Lender			3,150.00	
802	Construction funds		to: Lender				
803	Appraisal fee		to: Lender				
804	Credit report		to: Lender				
805	Flood Certification		to: Lender				
806	Admin Fee		to: Lender			1,800.00	
807	Lender inspection		to: Lender				
808	Processing Fee		to: Lender				
809	Underwriting Fee		to: Lender				
810							
900	**Items Required by Lender to Be Paid in Advance**						
901	Daily interest charge frm	10/10	to: 11/1	@	34.5200	759.44	
902	Mortgage insurance premium		to:				
903	Haz insurance	2,601 POC	to: Foremost Insurance Group				
1000	**Reserves Deposited with Lender**						
1001	Initial deposit for your escrow account						
1002	Hazard insurance		months @		per month		
1003	Mortgage insurance		months @		per month		
1004	Property taxes		months @		per month		
1005	Aggregate Adjustment						
1100	**Title Charges**						
1101	Title - Services		to: King Title Company, Inc.				
1102	Title - Closing Fee/Settlement		to: King Title Company, Inc.			165.00	
1103	Title - Examination		to: King Title Company, Inc.			495.00	
1104	Title - Binder		to: King Title Company, Inc.			50.00	
1105	Title - Document Preparation		to: King Title Company, Inc.			295.00	
1106	Title - Insurance		to: Stewart Title Insurance/King Title				
1107	Lender's title policy limit	$105,000.00				369.60	
1108	Owner's title policy limit	$188,000.00				997.48	
1109	Title - Insured Closing Letter		to: Title Insurance Company			50.00	
1110	Title - Procure Payoff/Release		to: King Title Company, Inc.				
1111	Title - Search/Judgment		to: King Title Company, Inc.			295.00	
1112	Title - Recording Service/Courier		to: King Title Company, Inc.			100.00	
1200	**Government Recording and Transfer Charges**						
1201	Deed 60	Mortg 115	Release		POA	175.00	
1202	Recordation tax					940.00	0.00
1203	State transfer tax					0.00	0.00
1204	City/County transfer tax					1,410.00	0.00
1205	Lien Certificate					55.00	
1206							
1300	**Additional Settlement Charges**						
1301	Escrow Recording					1,410.00	
1302	Electronic Recording		to: Simplifile			9.50	
1303	Overnight/Wire Fee		to: King Title Company, Inc.			100.00	
1304			to:				
1305							
1400	**Total Charges**					12,626.02	11,280.00

Substitute Form 1099 Seller Statement And Instructions - The information contained in the within document 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. 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).

Release/Authorization - All parties authorize the release of a copy of this document or any Closing Disclosure to anyone with any interest in the property including but not limited to Condominium/Homeowners Associations or their agents, court clerks, ground rent owners, buyers, sellers, Realtors, attorneys, lenders. We have been informed of the provisions of RP 7-106(b) of the Annotated Code of Maryland which will waive the requirement of providing evidence of a recorded release so long as the funds are disbursed within 5 days of settlement. I also authorize all communications to King Title Company, Inc. as to the above property, to obtain information regarding mortgage/judgment/tax lien payoffs, taxes, ground rent, condominium/HOA, water, utilities, prior title policies, or any other information requested.

Homestead Property Tax Credit: (RP 9-105f) - If you plan to live in this home as your principal residence, you may qualify for the homestead property tax credit. The homestead property tax credit may significantly reduce the amount of property taxes you owe. For more information, see: https://dat.maryland.gov/homestead

No Attorney Representation - King Title Company, Inc. is conducting the closing. David Pierce, Attorney is the owner of King Title Company, Inc. I am aware that David Pierce is not acting as my attorney. I have not sought any legal advice, nor has King Title Company, Inc. or David Pierce ever suggested that they are providing legal advice

Document Corrections - The undersigned hereby agree to fully cooperate in adjusting for typographical or clerical errors in any settlement documents including but not limited to, this document, Deed, Affidavits, miscellaneous documents executed at settlement, Contracts and Addendums, and Loan Documents ("Settlement Documents") executed in conjunction with the settlement, if requested by King Title Company, Inc. The undersigned hereby appoint King Title Company, Inc. and/or any employee of King Title Company, Inc. as attorney-in-fact to correct any such errors, including but not limited to completing dates, initials and signatures in any Settlement Documents required by the Lender and/or Settlement Agent; and to sign or initial where changes are made as our attorney-in-fact may deem proper and necessary. This power of attorney shall be irrevocable and shall survive the disability of the undersigned.

Adjustments/Misc - Settlement is made subject to further adjustment between all parties in the event of errors in calculations. I agree to pay on demand to King Title any outstanding amounts due, including but not limited to, items representing liens and/or owed against the property, and amounts necessary to be paid and attorney fees and court costs incurred in order to collect said sums. All parties consent that in the event King Title is requested, required or deemed advisable by King Title, to stop payment on any check that has been issued, King Title may charge a stop payment fee of $25.00 which fee shall either be deducted from the funds from the initial check which is the subject of the stop payment or other funds. This document may be signed in counterparts.

Electronic Signatures - If any documents included in the transaction, including but not limited to, Deeds, Loan Documents, Settlement Statements, Affidavits, are signed electronically, I confirm, that in accordance with the Uniform Electronic Transactions Act (UETA) and the Electronic Signatures in Global and National Commerce Act, or E-Sign (the Act), and the Maryland Uniform Real Property Electronic Recording Act other applicable local or state legislation regarding Electronic Signatures and Transactions, the parties do hereby expressly authorize and agree to the use of electronic signatures as an additional method of signing and/or initialing any closing documents. The parties hereby agree that either party may electronically sign or initial, as appropriate. In the event a third-party to the transaction contemplated by this agreement requires that any documents relative to the transaction be executed with handwritten signatures, then the parties agree to timely reexecute any necessary documents as required. The undersigned certify as follows: 1. I, the undersigned, am over eighteen years of age and competent to testify. 2. I have signed the document or documents accompanying this affidavit by means of an electronic signature, which is defined in Md. Code, Real Property § 3-701(E) as an "electronic sound, symbol, or process attached to or logically associated with a document and executed or adopted with the intent to sign the document." 3. I have done so with the intent to sign the document. 4. My use of the electronic signature was not done for any illegal or fraudulent purposes. I solemnly declare under the penalties of perjury that the contents of the foregoing paper is true to the best of my knowledge, information, and belief. This section is applicable to all such electronically signed documents.

I have carefully reviewed the within Instrument 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 this document. We/I authorize King Title Company, Inc. to cause the funds to be disbursed in accordance with this statement. **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.

BUYER/BORROWER SIGNATURE	SELLER SIGNATURE
BUYER/BORROWER SIGNATURE	SELLER SIGNATURE
218 S Augusta Ave, Baltimore MD 21224 MAILING ADDRESS	MAILING ADDRESS
MAYAMUNDELL@GMAIL.COM EMAIL ADDRESS	EMAIL ADDRESS
410-336-9170 PHONE NUMBER	PHONE NUMBER
SETTLEMENT AGENT	October 10, 2025 DATE

MORTGAGE NOTE AND AGREEMENT

THIS MORTGAGE NOTE (TERM NOTE - BALLOON NOTE) (this "Note") is made as of this **10th** day of **October**, 2025 (the "Effective Date"), by **Maya Mundell** (the "Borrower"), for the benefit of **Bay Bridge Lending LLC**, a Maryland limited liability company, its successors and/or assigns ("Lender").

1. BORROWER'S PROMISE TO PAY

In return for a loan received, **Maya Mundell** (the "Borrower"), promises to pay **One Hundred Five Thousand Dollars ($105,000)**, plus interest to the order of **Bay Bridge Lending LLC,** and its successors and any assignee or other lawful owner of this Note (hereinafter sometimes referred to as the "Holder"). Borrower understands that Lender may transfer this Note and that Deed of Trust securing the Note shall be in the first lien position.

2. TERMS

(a) Lender agrees to lend the funds necessary to purchase and improve **4300 Fernhill Ave Baltimore, MD 21215** (the "Property"), so as to be suitable for habitation in strict compliance with all applicable State and County Laws and Regulations.

(b) Borrower hereby stipulates and warrants that the loan evidenced hereby is a commercial loan, as that term is used in the provisions of the Commercial Code of Maryland and that such loan is being made solely to acquire or carry on a business or commercial enterprise or to any business or commercial organization, as those terms are used therein. Property must remain vacant for the duration of this Agreement.

(c) Monthly interest-only payments shall be in the amount of **One Thousand Fifty Dollars** ($**1,050.00**) and shall be due and payable beginning **December 1st, 2025**. Payments are calculated using an interest rate of **12%** and interest shall be calculated on the basis of three hundred sixty-five (365) day per year factor applied to the actual days on which there exists an unpaid Principal Sum. Borrower shall pay **3** Points at closing. (1 point is equal to 1% of the loan amount). NOTE MATURITY DATE IS **April 10th, 2026**. Note Extensions may be requested by Borrower and are subject to Lender approval. Lender reserves the right to approve or deny an extension request at any time. Borrower may request first extension for 2 months, through **June 10th, 2026,** for **1 Point** which will be collected from Borrower at time of extension approval. Borrower may request second extension for 2 months, through **August 10th, 2026**, for an additional **1 Point** which will be collected from Borrower at time of extension approval. After **August 10th, 2026**, Borrower will be required to request **monthly** extensions, subject to Lender approval, for **1 Point** per month and will be paid on the **10th of each month until** the Note is paid in full or the new Note maturity date, whichever is earlier.

3. PLACE OF PAYMENT

All payments to be made by the Borrower to the Holder shall be paid in lawful money of the United States of America at 10 Carroll Run Ct, Phoenix, MD 21131, or at such other place as the Lender or any other Holder of this Note may at any time or from time to time designate in writing to the Borrower. Borrower shall make all payments during regular business hours.

Any payments received by the Holder after two o'clock p.m. on any day shall be deemed to have been received by the Holder on the next Business Day
(hereinafter defined), thereafter, and shall bear interest accordingly. "Business Day" means a day other than a Saturday, Sunday or legal holiday in the State of Maryland.

4. LATE PAYMENTS AND DEFAULT RATE

In the event (a) any payment hereon is not paid within five (5) days of the date on which the same is due and payable; or (b) upon the occurrence of an Event of Default as described under any of the Loan Documents (defined herein) interest shall accrue from such date on: (a) the amount of the delinquent payment, and; (b) the Principal Sum, at the annual rate of interest equal to the Interest Rate hereof plus ten percent (10%) per annum (the "Default Rate"), until the Principal Sum and accrued and unpaid interest and other amounts due hereunder are paid in full. From and after the Maturity Date of this Note (whether by acceleration or otherwise), the entire unpaid balance of the Principal Sum and all unpaid interest accrued thereon at such maturity shall bear interest at the Default Rate.

5. PREPAYMENT

This Note may be prepaid in whole or in part at any time.

6. MODIFICATION

No modification or waiver of any of the terms of this Note shall be valid unless by written agreement signed by both Borrower and Holder. No waiver of any breach or default hereunder shall be deemed a waiver of any subsequent breach or default of a similar nature.

7. NOTICES

Any notice required to be given to a party hereunder shall be deemed to have been properly given (i) upon delivery by hand, or by nationally recognized overnight delivery service, or (ii) forty-eight (48) hours after mailing by certified mail, postage prepaid, return receipt requested, to the following address, or such other address given in writing to the other party:

If to Borrower: **Maya Mundell**
218 S Augusta Ave
Baltimore, MD 21229

If to Lender: **Bay Bridge Lending LLC**
22 West Padonia Rd, Suite C-145
Timonium, MD 21093

Any notice received after normal business hours or on a Saturday, Sunday, or other day that is not a business day, shall be deemed delivered on the next following business day.

8. TRANSFER OF THE NOTE

Borrower hereby waives any notice of the transfer of this Note by the Lender or by any subsequent Holder of this Note, and agrees to remain bound by the terms of this Note subsequent to any transfer, and agrees that the terms of this Note may be fully enforced by any subsequent Holder of the Note.

9. SEVERABILITY OF PROVISIONS

In the event that any provision of the Note is deemed unenforceable, all other provisions of this Note shall remain in full force and effect.

10. TIME OF THE ESSENCE

Borrower and Lender agree that time is strictly of the essence hereof.

11. CHOICE OF LAW

All terms and conditions of this Note shall be interpreted under the laws of the State of Maryland.

12. EVENTS OF DEFAULT

Any one or more of the following shall constitute an event of default under the terms of this Note:

(a) The failure to make when due any installment or other payment, whether of principal, interest, late charges or other authorized charges due under this Note, or on any other Promissory Note or other obligation payable by the Borrower to the Lender; or the failure to pay the amount demanded by the Lender if this Note is payable on demand and such failure continues for a period of 1 day after the occurrence thereof;

(b) The failure to observe or perform any obligation, covenant, condition or agreement on the part of any Borrower pursuant to the terms of this Note or pursuant to the terms of any documents executed in connection with this Note or any other Note payable by any Borrower to the Lender (including, but not limited to, any commitment, loan agreement, deed of trust) and such failure continues for 10 days after the occurrence thereof;

(c) The dissolution, merger, acquisition, consolidation, termination of existence, a material change in the ownership, control or management of any Borrower that is an entity, unless such change is approved by the Lender in its sole discretion, or the sale or transfer by the Borrower if all or substantially all of such party's assets other than in ordinary course of business;

(d) The filing of any insolvency proceedings by or against any Borrower or Guarantor pursuant to any federal or state law or any assignment of the benefit of creditors or the appointment of a receiver with respect to any Borrower or Guarantor or the assets of any of them and such proceedings remain undismissed for a period of 60 days or more;

(e) The entry of a judgment against any Borrower, the issuance or service of any attachment, levy, garnishment, seizure, repossession of any property of any Borrower and such judgment, attachment is not dismissed, vacated, discharged, stayed or bonded ending an appeal within thirty (30) days after the issuance or entry thereof;

(f) The filing of formal charges against any Borrower or Guarantor under any federal or state law for which forfeiture is a potential penalty;

(g) A determination by the Lender that it deems itself insecure or that a material adverse change in the financial condition of any Borrower or Guarantor or decline or depreciation in the value or market value of any Collateral has occurred since the date of this Note or is reasonably anticipated;

(h) If any Borrower or Guarantor gives notice to the Lender purporting to terminate any party's obligations under or with respect to this Note;

(i) If any of the Borrowers or Guarantors in connection with this Note make any representation or warranty, or if any report, opinion, schedule or certificate herewith or hereafter submitted to the Lender shall, in the opinion of the Lender be false, misleading or incorrect in any material respect.

13. WAIVERS

The Borrower hereby waives demand, presentment for payment, protest and notice of dishonor, and agrees that at any time and from time to time and with or without consideration, the lender may, without notice to or further consent of the Borrower, and without in any manner releasing, lessening, or affecting the obligations of any of them: (1) release, surrender, waive, add, substitute, settle, compromise, modify, extend, or grant indulgences with respect to (a) the Note (b) all or any part of any collateral or security for this Note, and (c) the Borrower, and (2) grant any extension or other postponements of the time of payment hereof. The Borrower authorizes the Lender to disburse funds represented by this Note to any or all of the Borrowers and agrees that such disbursement shall be deemed to be full and absolute consideration for the undertaking to make payment hereunder. The Lender's obligation to make advances under the terms of this Note shall be conditioned on and subject to the terms of any commitment letter, loan agreement or another document relating to the loan evidenced hereby. This Note shall be governed by and interpreted under the laws of the State of Maryland. TO THE EXTENT LEGALLY PERMISSIBLE, THE UNDERSIGNED WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY LITIGATION RELATING TO TRANSACTIONS UNDER THIS NOTE, WHETHER SOUNDING IN CONTRACT, TORT OR OTHERWISE.

14. SEVERABILITY AND AMENDMENTS

Any provision of this Note which is prohibited or unenforceable shall be effective to the extent such prohibition or unenforceability without invalidating the remaining provisions of this Note. No amendment, modification, termination or waiver of any provision of this Note, nor consent to any departure by the undersigned from any term of this Note, shall in any event be effective unless it is in writing and signed by the Lender, and such waiver or consent shall be effective only in the specific instance and for the specific purpose for which given.

15. DEFAULT REMEDIES

In the event of any default on this Note, and notwithstanding the payment of any late charges; (1) all remaining payments shall become immediately due and payable, together with interest accrued to the date of payment without notice or demand, at the option of the Lender; (2) the Lender may set off the amount due under this Note or due under any other obligation to the Lender against any and all accounts, whether checking, savings, credits, money , stocks, bonds, other security or property of any nature whatsoever on deposit with, held by, owned by, or in the possession of, the Lender or any of its affiliates to the credit of or for the account of any Borrower or Guarantor, without notice to or consent by any Borrower or Guarantor. (3) the Borrower shall reimburse the Lender for any of the following which the Lender may incur in connection with the collection of any monies due under this Note or in connection

with the enforcement of any right under this Note or under any other agreement related to the loan evidenced hereby: (a) all expenses, including, without limitation, any and all court or collections costs and reasonable attorney's fees, whether suit by brought or not, incurred in collecting this Note; (b) all costs reasonably incurred in evaluating, preserving or disposing of any Collateral granted as security for the payment of this Note, including the costs of any audits, appraisals, appraisal updates, reappraisals or environmental inspections which the Lender from time to time in its sole discretion my deem necessary; (c) any premiums for property insurance purchases on behalf of the undersigned or on behalf of the owner(s) of the Collateral pursuant to any security instrument relating to the Collateral; (d) any reasonable expenses or cost incurred in defending any claim arising out of the execution of this Note or the obligation which it evidences, or otherwise involving the employment by the Lender of attorneys with respect to this Note and the obligations which is evidences; (e) any other charges permitted by applicable law. The undersigned agree to pay such authorized charges on demand, or at the Lender's option, such charges may be added to the unpaid balance of the Note and shall accrue interest at the stated Rate. Upon the occurrence of an event of default, interest shall accrue at the Default Rate. (4) THE BORROWER AUTHORIZES ANY ATTORNEY ADMITTED TO PRACTICE ANY COURT OF RECORD IN THE UNITED STATES OR THE CLERK OF ANY COURT TO APPEAR ON BEHALF OF THE BORROWER IN ANY COURT IN ONE OR MORE PROCEEDINGS, OR BEFORE ANY CLERK THEREOF OR NOTARY OR OTHER COURT OFFICIAL, AND TO CONFESS JUDGMENT AGAINST THE BORROWER IN FAVOR OF THE LENDER IN THE FULL AMOUNT DUE UNDER THIS NOTE (INCLUDING PRINCIPAL, ACCRUED INTEREST AND ANY AND ALL CHARGES, FEES, COSTS) PLUS ATTORNEY'S FEES EQUAL TO SEVEN PERCENT (7%) OF THE AMOUNT DUE, PLUS COURT COSTS, ALL WITHOUT PRIOR NOTICE OR OPPORTUNITY OF THE BORROWER FOR PRIOR HEARING. THE BORROWER AGREES AND CONSENTS THAT VENUE AND JURISDICTION SHALL BE PROPER IN ANY APPLICABLE COURT OF JURISDICTION WITHIN THE SATE OF MARYLAND. THE BORROWER WAIVES THE BENEFIT OF ANY AND EVERY STATUTE, ORDINANCE, OR RULE OF COURT WHICH MAY BE LAWFULLY WAIVED CONFERRING UPON THE BORROWER ANY RIGHT OR PRIVILEGE OF EXEMPTION, HOMESTEAD RIGHTS, STAY OF EXECUTION, OR SUPPLEMENTARY PROCEEDINGS, OR OTHER RELIEF FROM THE ENFOREMENT OR IMMEDIATE ENFORCEMENT OF A JUDGMENT OR RELATED PROCEEDINGS ON A JUDGMENT. THE AUTHORITY AND POWER TO APPEAR FOR AND ENTER JUDGMENT AGAINST THE BORROWER SHALL NOT BE EXHAUSTED BY ONE OR MORE EXCERSISES THEROF, OR BY ANY IMPERFECT EXERCISE THEREOF, AND SHALL NOT BE EXTINGUISHED BY ANY JUDGMENT ENTERED PURSUANT THERETO; SUCH AUTHORITY AND POWER MAY BE EXERCISED ON ONE OR MORE OCCASIONS FROM TIME-TO-TIME, IN THE SAME OR DIFFERENT JURISDICTIONS, AS OFTEN AS THE LENDER SHALL DEEM NECESSARY, CONVENIENT, OR PROPER; (5) the Lender may exercise any or all other rights, power and remedies provided for in any instrument, document or agreement now hereafter existing which evidences, secures or otherwise relates to the loan evidenced by this Note, or which now or hereafter exist at law or in equity or by stature or otherwise. (6) Each right, power and remedy of the Lender as provided for in this Note, or which shall now or hereafter exist at law or in equity or by stature or otherwise, shall be cumulative and concurrent and shall be in addition to every other right, power or remedy provided by law, and exercise or beginning of the exercise by the Lender of any one or more of such rights, powers or remedies shall not preclude the simultaneous or later exercise by the Lender of any or all such other rights, powers or remedies. (7) No failure or delay by the Lender to insist upon strict performance of any term, condition or covenant of this Note, or to exercise any right, power or remedy upon a breach hereof, shall constitute a waiver or any such term, condition, covenant or agreement or of any such breach, nor shall it preclude the Lender from exercising any such right, power or remedy at any later time or times, unless the Lender shall so agree in writing. Without limiting the

generality of the foregoing provisions, the acceptance by the Lender from time to time of any payment under this Note which is past due or which is less than the payment in full or all amounts due and payable at the time of such payment, shall not (i) constitute a waiver of or impair or extinguish the right of the Lender to accelerate the maturity of this Note or to exercise any other right at the time or at any subsequent time, or nullify any prior exercise of any such right, or (ii) constitute a waiver of the requirement of punctual payment and performance or a novation in any respect.

Borrower hereby agrees to all of the foregoing provisions of this Note this 10 day of **October** 2025.

Maya Mundell

Witness:

BN/dr 01/12/2024

After Recording Return To:

Bay Bridge Lending LLC

22 West Padonia Rd

Suite C-145

Timonium, MD 21093

_____ **[Space Above This Line For Recording Data]** _____

DEED OF TRUST AND ASSIGNMENT OF LEASES AND RENTS

DEFINITIONS:

Words used in multiple sections of this document are defined below and other words are defined in Sections 5, 9, 15, and 17. Certain rules regarding the usage of words contained in this document are also provided in Section 18.

(A) **"Security Instrument"** means this document, which is dated **October 10th, 2025,** together with all Riders to this document.

(B) **"Borrower"** is **Maya Mundell**. Borrower is the Trustor under this Security Instrument.

(C) **"Lender"** is **Bay Bridge Lending LLC**, a Maryland limited liability company and its successors and/or assigns. Lender's address is 22 West Padonia Rd, Suite C-145, Timonium, MD 21093.

(D) **"Trustee"** is **Jason Kahalas, Esq., 3500 Boston Street, Suite 122, Baltimore, MD 21224**.

(E) **"Note"** means the Mortgage Note signed by BORROWER and dated **October 10th, 2025.** The Note states that Borrower owes Lender **One Hundred Five Thousand Dollars ($105,000)**. Borrower has promised to pay this debt pursuant to the Mortgage Note and Agreement signed **October 10th, 2025.**

(F) **"Property"** means the Property that is described below under the heading "Transfer of Rights in the Property".

(G) **"Loan"** means the debt evidenced by the Note and all sums due under this Security Instrument.

(H) **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a homeowner's association or similar organization.

(J) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 4) for: (i) damage to, or destruction of, the PROPERTY; (II) condemnation or other taking of all or any part of

the Property; (III) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(K) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

(L) "Obligations" means the payment to the Lender of any and all sums owed by the Borrower to the Lender in accordance with the terms of the Note and Loan Documents.

(M) "Improvements" means the acquisition, construction, installation, or maintenance of any tangible property.

TRANSFER OF RIGHTS IN THE PROPERTY:

This Security Instrument secures to the Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and Note. For this purpose, Borrower irrevocably grants and conveys to the Trustee, in trust, with power of sale, the following property commonly known as **4300 Fernhill Ave Baltimore, MD 21215** located in the **City** of **Baltimore**, and more particularly described on Exhibit A attached hereto and made a part hereof.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter, a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

AND TOGETHER WITH all plant, equipment, apparatus, machinery, fittings, appliances, fixtures and other chattels and personal property and replacements thereof (exclusive of any inventory held for sale or resale by the Borrower), owned by the Borrower now or at any time hereafter affixed or attached to, or incorporated in the Property, including by way of example and not by way of limitation, all lighting, heating, ventilating, air conditioning, sprinkling, laundry, plumbing fixtures and equipment, water and power systems, burglar alarms and security systems, fire preventions and fire extinguishing systems and equipment, boilers, ranges, refrigerators, furnaces, oil burners or units, communication systems and equipment, transformers and electrical equipment, cabinets, partitions, ducts, compressors, awnings and shades, signs and shrubbery; as well as all building and construction materials and supplies of every kind, nature and description owned by the Borrower and located on, at, or about the Property, whether or not yet incorporated into any building, structure or improvement, or located elsewhere and not as yet delivered to the Property, which are intended to be used for the purpose of erecting, renovating, restoring, or repairing any building, structure, or improvement on the Property, including by way of example and not by way of limitation, all steel, iron, concrete, sheet rock and plaster board, screws, paint, plaster, plastics, insulation, fiberglass, wood and wood products, glass, bricks, mortar, masonry, pipes, wiring, linoleum and tile and other floor and wall coverings, roofing and roofing materials, framing and molding (collectively "IMPROVEMENTS"), all of which the Borrower agrees shall for all purposes be deemed to constitute fixtures and permanent additions to the Property.

AND TOGETHER WITH all easements, rights, riparian rights, rights of ingress and egress, privileges, and appurtenances thereunto belonging or in any way appurtenant, and all of the right, title, interest, estate, or claim of the Borrower in or to the streets, ways, alleys, and waters adjoining or adjacent to the Property, whether now existing or hereafter acquired.

AND TOGETHER WITH all rights, benefits, profits, rents, and monies payable under, by reason of or with respect to any restrictive covenants easements, agreements applicable to the Property or adjoining lands, or contracts of sale with respect thereto, and all proceeds and products thereof, with the right to: (a) collect any sums of money at any time payable to the Borrower in consequence of such rights and benefits, including the release, modification, or amendment thereof, for application to the obligation; and (b) utilize any collection or enforcement rights or remedies to collect the same which may be available to the Borrower under law.

AND TOGETHER WITH: (a) all of the proceeds of the voluntary or involuntary conversion of the aforementioned property or any part of the aforementioned property into cash or liquidated claims, whether by way of condemnation, insured casualty, judgment or otherwise, as well as a security interest which is hereby granted to the Lender in the same, (b) all rents, profits, and benefits, including any deposits of tenants to secure payment of the same and performance of the terms and conditions of any oral or written lease, with respect to the leasing of all or any portion of the Property, (any such lease is referred to herein as a "LEASE" and any rents, profits or other sums payable under any LEASE are referred to herein as "RENTS"), with the right to collect such RENTS at any time for application to the Obligation and to utilize any collection or enforcement rights or remedies which may be available to the Borrower under law or any written LEASE, but without any duty or obligation to perform on behalf of the Borrower any of the Borrower's duties or obligations to any lessee (each such lessee is referred to herein as a "lessee"), and (c) all revenues and profits, accounts receivable and contract rights, including any deposits of purchasers to secure payment of the contract price and performance of the terms and conditions of any contract of sale for the Property, with the right to collect the same at any time for application to the Obligations and to utilize any collection or enforcement rights or remedies which may be available to the Borrower under law or any contract of sale, but without any duty or obligation to perform on behalf of the Borrower any of the Borrower's duties or obligations to any purchase of the Property.

IN TRUST, for the benefit and security of the Lender to secure the full, complete, timely and absolute payment, performance, completion, and satisfaction of each of the Obligations, whether such Obligations are existing or hereafter arising; provided, however, that if all of the Obligations are duly paid, performed, completed and finally satisfied with no contingent or other remaining claims, the all interests of the Trustees in the Property shall cease and be deemed to be terminated and the Trustees shall release and convey the Property to the Borrower and terminate this Deed of Trust at the sole cost and expense of the Borrower.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS: Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Prepayment Charges and Late Charges.** Borrower shall pay principal and interest in accordance with the Note. Borrower shall be responsible for the payment of all real estate taxes, homeowner's insurance, special assessments and homeowner's association dues, if applicable. **These items will not be escrowed by Lender, except in the EVENT OF DEFAULT. (Refer to Section 6)**

2. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rent on the Property, if any, and Community Association Dues, Fees and Assessments, if any. Borrower shall promptly discharge any lien which as priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by , or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 2.

3. Occupancy. This is a commercial loan. Borrower agrees that Property will remain unoccupied until all Obligations are satisfied and Deed of Trust terminated. Post Settlement Occupancy Agreements are not allowed.

4. Status. The Borrower shall maintain its organizational status and qualification to do business in accordance with all Applicable Laws.

5. Insurance. The Borrower shall maintain the following insurance coverages throughout the duration of this Agreement. Borrower may not cancel, or process a request to cancel until the Obligation is satisfied.

(a) Casualty and Flood Insurance. The Borrower shall obtain and at all times maintain "all risk" casualty insurance insuring the Secured Property against all risks which are customarily insured under "all-risk" insurance. The coverage provided by such policy or policies shall include coverage for any and all loss or damage caused by fire, collapse, vandalism, malicious mischief, water damage, damage from rain, snow, sleet or ice, use of defective materials or methods of construction and such other risks as the Lender may reasonably require.

(b) Builder's Risk Insurance. With respect to each project requiring any material construction, installation or renovation of any improvements, the Borrower shall, from the Note date, and continuing through the date of completion, (such period is referred herein as ("CONSTRUCTION TERM"), obtain and maintain Builder's Risk Insurance, insuring against all risks which are customarily insured under builder's risk insurance, including without limitation coverage for any and all loss of damage noted in Section 5a.

(c) Flood Insurance. If at any time all or any portion of the Property is determined to be located in an area designated as a special flood hazard area or as otherwise having special flood or mudslide hazards ("FLOOD HAZARD AREA") by the Secretary of Housing and Urban Development or the Director of the Federal Emergency Management Agency, the Borrower shall obtain and thereafter shall maintain flood hazard insurance in the full insurable amounts of the improvements or the full amount of coverage available, if less than the full insurable value of such property.

(d) Requirements of Insurance; Assignment of Miscellaneous Proceeds. Each policy shall be issued on a completed value basis, and the provisional amount of such insurance at all times during the CONSTRUCTION TERM shall be no less than the greater of (i) the full replacement value of the Property as completed, or (ii) an amount sufficient to prevent co-insurance liability. No policy shall be subject to an aggregate loss deductible which exceeds any amount designated by the Lender as the permitted deductible with respect thereto. Duplicate originals of all policies shall be delivered to and retained by the Lender. All policies shall be written on forms which are satisfactory to the Lender, and which bear an endorsement prohibiting cancellation, material modification or termination, unless (30) calendar days prior written notice thereof is provided to the Lender. All insurers to be qualified to issue insurance in the state where the Property is located.

In the event of casualty loss, Borrower shall promptly give the Lender notice of the same and Lender shall have the right to join Borrower in adjusting any loss resulting from such casualty. The Proceeds arising from any casualty loss shall be payable to the Lender, to be applied to (i) the repayment of the obligations (whether or not otherwise then due), with the balance of any such proceeds, if any, payable to or otherwise for the Borrower, or (ii) to the payment of charges or expenses actually incurred by the Borrower in the restoration, reconstruction, repair, renovation or replacement of the damaged or destroyed collateral, pursuant to terms and conditions acceptable to the Lender in its sole discretion. The Borrower shall be permitted to use the insurance proceeds paid for each casualty loss provided that the following conditions are satisfied: (A) no EVENT OF DEFAULT subsequently occurs during the course of the restoration, reconstruction, repair, renovation or replacement, (B) the applicable insurer has waived any right of subrogation against the Borrower regarding any insurance proceeds paid in connection with the casualty loss, (C) the insurance proceeds, together with any separate funds set aside by the Borrower, are sufficient to accomplish the required restoration, reconstruction, repair, renovation or replacement which are satisfactory to the Lender, (D) the Borrower submits a construction schedule, budget, and plans and specifications for the restoration or reconstruction which as satisfactory to the Lender, and (E) the restoration, reconstruction, repair, renovation or replacement is pursued in a workmanlike manner satisfactory to the Lender.

Any insurance proceeds made available for the cost of repairing, replacing or restoring or reconstructing, in addition to any sums to be contributed by the Borrower, shall be retained by the Lender to be advanced to the Borrower over the construction schedule provided. During such repair and restoration period, Lender shall have the right to hold miscellaneous proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction. Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties retained by Borrower, shall not be paid out of the insurance proceeds, and shall be the sole obligation of Borrower. If restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. The Borrower shall not

obtain any separate casualty, builder's risk or flood insurance policies concurrent unless the Lender is included thereon as named insured under such policies with losses payable solely to the Lender.

6. **Escrows.** The Lender, at any time or from time to time after an EVENT OF DEFAULT, upon notice to the Borrower, may require the deposit by the Borrower with the Lender, of an amount sufficient to ensure the discharge of the obligations of the Borrower for: (a) the payment of all impositions imposed upon or assessed against the Property or the revenues, rents, issues, income, or profits thereof; or (b) the payment of the premiums for fire, casualty, and other hazard insurance and flood insurance; and (c) all taxes of every kind and nature, and all general and special assessments and levies imposed upon or assessed against the Property or the rents, issues, income or profits thereof, and which are or may become liens against the same, as well as any ground rent to which the Property may be subject. The determination of the amount so payable and of the fraction or part thereof to be deposited with the Lender, so that the aggregate of such deposits shall be sufficient to assure the payment of such expenses, shall be made by the Lender in its sole and absolute discretion.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in collection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration. Lender or its agent may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument, (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 7, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions. Any amounts disbursed by Lender under this section 7 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from date of

disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

9. Forfeiture. If the Property is abandoned by Borrower, or if , after notice by Lender to Borrower that Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and/ if acceleration has occurred, reinstate as provided in Section 15, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

10. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear and make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender.

11. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest of other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the

principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

12. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the address identified in Section 7 of the Mortgage Note and Agreement. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may only be one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

13. Governing Law, Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of feminine gender; (b) words in the singular shall mean and include the plural and vice versa and (c) the word "may" gives sole discretion without any obligation to take any action.

14. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

15. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 15, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 340 days from the date the notice is given within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

16. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate, or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due on der this Security Instrument and the Note as if no acceleration had occurred; (b) cures and default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protection Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonable require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instruments, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

17. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will sate the name and address of the new Loan Servicer the address to which payments should be made and any other information required in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchase of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer of be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (ad either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 16) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time

period will be deeded to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower and the notice of acceleration given to Borrower shall be deemed to satisfy the notice and opportunity to take correction action provisions on this Section.

18. Hazardous Substances. As used in this Section 17: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wasters by Environmental Law and the following substances; gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) and "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger and Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property, (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any government or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat o release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS: Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 19 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to asset in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of

all sums secured by this Security Instrument without further demand and may invoke the power of sale, assent to decree, and/or any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 19, including, but not limited to reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail a notice of sale to Borrower in the manner prescribed by Applicable Law. Trustee shall give notice of sale by public advertisement and by such other means as required by applicable Law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place an under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the tie and place of any previously scheduled sale and by notice to any other personals as required by Applicable Law. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the Purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the trust of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, Trustee's fees of 6% of the gross sale price and reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

Borrower in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this Section 18 shall be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

20. Release. Renovations must advance according to budgeted time frame. Upon payment of all sums secured by this Security Instrument, Lender or Trustee, shall release this Security Instrument and mark the Note "paid" and return the Note to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

21. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

22. Possession of Property. Borrower shall have possession of the Property until Lender has given Borrower notice of default pursuant to this Security Instrument.

ASSIGNMENT OF LEASES AND RENTS:

1. Assignment. The Borrower hereby absolutely, unconditionally, and irrevocably assigns to the Lender: (a) all present and future Leases; and (b) all Rents and other sums payable with respect to the

Leases, including but not limited to any and all fees, charges, reimbursements, insurance proceeds, option payments, payments made in consequence of any defaults by any Lessees or in settlement, compromise or satisfaction of any obligations of a Lessee due the Borrower as a result or in consequence of the Leases and further including all claims and rights to the payment of money at any time arising in connection with any of the Leases or breaches of any of the Leases, or rejections of any of the Leases by any Lessee thereunder or trustee of such Lessee under and federal or state bankruptcy or insolvency laws, all rights to recover damages arising out of any such breaches or rejections, all rights to take charges payable by such Lessee or trustee of such Lessee with respect to the portion of the Property covered by the Lease following the entry of an order for relief, liquidation or otherwise under any Federal or State bankruptcy or insolvency laws with respect to the Lessee and all Rents and other charges outstanding under the Lease as of the date of the entry of any such order.

2. **Collection of Rents.** Provided that no Event of Default has occurred, the Borrower shall have a license to collect all Rents. The Borrower shall receive and hold the Rents in trust as a fund to be applied and the Borrower hereby covenants and agrees that the Rents will be applied, first to payment of the Obligations and to the operation, maintenance and repair of the Property, before retaining and/or disbursing any part of the Rents for any other purpose. After an Event of Default has occurred, the Lender may, at its option, terminate such license and thereafter the Lender shall be entitled immediately and exclusively to collect all Rents and to this end may notify the Lessees forthwith to forward all Rents directly to the Lender and enforce the Leases against the Lessees if the Lessees fail to comply therewith.

3. **Termination.** All rights of the Lender in or to the Leases and the Rents shall end immediately upon full satisfaction by the Borrower of all the Obligations.

4. **Rights of Lender.** The Lender shall have all rights and privileges of the Borrower, either as provided in any written lease between the Borrower and Borrower's Lessee, or as provided by law with respect to the Leases and the Rents. The Lender shall have no obligation to enforce the Lender's rights and remedies with respect to the Leases and Rents in the name of or on behalf of the Borrower and may do so directly in the Lender's own name. The Lender shall have no obligation or duty to enforce payment or collection of Rent and shall be chargeable only with such rent as may actually be received.

5. **Lender's Obligation.** The Lender shall have no obligation to the Borrower or to any Lessee to perform the Borrower's obligations under any Lease. The Borrower agrees to indemnify and hold the Lender harmless from, and to reimburse the Lender for all attorneys' fees reasonably incurred by the Borrower in connection with, any attempts by any Lessee to force or compel the Lender to meet the Borrower's obligations to such Lessee. The Borrower further covenants and agrees to satisfy and fulfill all of the Borrower's obligations under the Leases in accordance with the terms and provisions thereof.

6. **No Modification of Leases.** The Borrower shall have no right to cancel, materially amend, or materially modify the provisions of any Lease, grant any concessions, or agree to an assignment by any Lessee without the Lender's prior written consent. The Borrower will take all steps which may be required to preserve and maintain any Lessee's liability under the Lessee's Lease and the enforceability thereof and shall promptly advise the Lender of any defense or claim or alleged defense or claim of nonliability, whether in whole or in part, by any Lessee coming to the Borrower's attention. The Borrower shall not cancel, terminate, release, discharge, compromise, or modify in whole or in any part any Lessee's duty or obligation to pay Rents.

7. Right to Approve Leases. The Borrower shall supply the Lender, upon request, with copies of all written Leases and the names and mailing addresses of all Lessees. The Lender shall have the right to approve all future Leases and the amount of the Rents to be paid with respect thereto, and any Lease executed without the Lender's approval shall not be effective or enforceable; provided, that the Lender shall not unreasonably withhold its consent to any Lease. All Leases shall be subordinate to this Deed of Trust and shall specifically so provide, unless the Lender shall elect in writing to the contrary. So long as there are no Events of Default, including requirements in this paragraph, or hereunder or under any of the Loan Documents, the prior written consent of Lender shall not be required for any Lease which is on a standard form of lease previously approved by Lender.

8. Security Deposits. In the event the Borrower has collected any security deposits from any Lessees, the Borrower assigns to the Lender such security deposits to the extent of the Borrower's rights therein. Upon request by the Lender, such security deposits shall be maintained in an escrow account at the Lender's separate and apart from the Borrower's other funds, and withdrawals from the escrow account may not be made, except upon the expiration of a Lease for the purpose of reimbursing a Lessee, without the prior written approval of the Lender as to the purpose of the withdrawal. The Borrower immediately shall relinquish control of the security deposits in favor of the Lender upon the occurrence of an Event of Default.

9. Assignment of Guarantees. The Borrower assigns to the Lender any and all rights which the Borrower may have to collect Rents from any person who has guaranteed in whole or in part the obligations of the Lessee under any Lease. The Borrower shall supply the Lender, upon request, with copies of all written guaranty agreements and the names and mailing addresses of all guarantors and the Lender may require a written consent to the assignment of the guaranty, in a form approved by its counsel, from all guarantors whose guaranty has been assigned. The Borrower shall not alter, amend, modify, terminate, cancel, or release any guaranty or do or permit to be done any act which would release a guarantor of liability under a guaranty. The Borrower shall take all steps which may be required to preserve and maintain a guarantor's liability under the guaranty and the enforceability thereof and shall advise the Lender of any defense or claim or alleged defense or claim of nonliability, whether in whole or in part, by any guarantor coming to the Borrower's attention.

10. Notice to Lessee of Borrower's Default. Borrower hereby authorizes and directs each Lessee, upon receipt of notice from Lender of Borrower's default under the Note or this Agreement, to pay all rents under the Leases to Lender. Each Lessee shall have the right to rely upon any such notices of Borrower that Lessee shall pay all rents to Lender, without any obligation to inquire as to the actual existence of the default, notwithstanding any claim of Borrower to the contrary. Borrower shall have no claim against any Lessee for any rents paid by Lessee to Lender. Upon the curing of all defaults caused by Borrower under the Obligations, the Note or this Agreement, Borrower shall give each Lessee written notice of such cure and, thereafter, until further notice from Borrower, each Lessee shall pay the rents to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Maya Mundell

State of Maryland, County of BALTIMORE:

I hereby affirm that on this 10TH day of **October** 2025, **Maya Mundell** personally appeared before me and signed this Deed of Trust.

Notary Public

Seal:

ARNITA JENKINS
Notary Public - Maryland
Baltimore County
My Commission Expires
01/06/27

BN/dr 01/12/2024

LOAN #: 25031

I Hereby Certify, that on this 10th day of October, 2025 before me, the subscriber, a Notary Public of the State of Maryland and for the County of Baltimore personally appeared, TONI DART

the agent of the party secured by the foregoing Security Instrument, and made oath in due form of law that the consideration recited in said Security Instrument is true and bona fide as therein set forth and that the actual sum of money advanced at the closing transaction by the secured party was paid over and disbursed by the party or parties secured by the Security Instrument to the Borrower or to the person responsible for disbursement of funds in the closing transaction or their respective agent at a time not later than the execution and delivery by the Borrower of this Security Instrument; and also made oath that he or she is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

Notary Public

My Commission Expires: 01/06/27

ARNITA JENKINS
Notary Public - Maryland
Baltimore County
My Commission Expires
01/06/27

BN/rw 2/27/2024

EXHIBIT "A"

BEGINNING for the same at the corner formed by the intersection of the north side of Fernhill Avenue and west side of Leona Avenue; thence running westerly on the north side of Fernhill Avenue 50 feet; thence northerly by a line parallel with Leona Avenue 150 feet to the south side of a 15 foot alley; thence easterly along the south side of said alley with the use thereof in common with others 50 feet to the west side of Leona Avenue; thence southerly along the west side of Leona Avenue 150 feet to the place of beginning. Being the lot designated as Lot No. 723 in Section 36 on the Plat of West Arlington filed among the Land Records of Baltimore County in Plat Book J.W.S. No. 1, folio 96.

The improvements thereon being known as No. 4300 Fernhill Avenue.

ACQUISITION AND RENOVATION LOAN AGREEMENT

THIS ACQUSITION AND RENOVATION LOAN AGREEMENT, ("Agreement") is made as of this **10th** day of **October**, 2025 (the "Effective Date"), between **Maya Mundell** (hereinafter referred to as the "Borrower") and **Bay Bridge Lending LLC**, a Maryland limited liability company, its successors and/or assigns (hereinafter referred to as the "Lender").

Borrower has applied to Lender for a loan of **One Hundred Five Thousand Dollars, ($105,000)** which shall be used pursuant to this Agreement and which shall be referred to herein as the "Loan", and has executed to the Lender his Mortgage Note and Agreement, Deed of Trust and Assignment of Leases and Rents, and Guaranty Agreement to further secure, executing and delivering on the date of closing of even date herewith.

Lender agrees to make advances with respect to the Loan to Borrower according to the terms of this Agreement.

IT IS MUTUALLY AGREED:

1. Lender agrees to make the Loan and Borrower agrees to accept the Loan in accordance with the terms and conditions set forth herein and in the Mortgage Note and Agreement, Deed of Trust and Assignment of Leases and Rents, and Guaranty Agreement.

2. The Borrower shall undertake to renovate and make improvements to the Property known as **4300 Fernhill Ave Baltimore, MD 21215** (hereinafter referred to as "Renovations"). Such Renovations to be approved by the Lender for the purpose of reselling the Property on or before the Maturity Date as defined in the Mortgage Note and Agreement.

3. Advances, the Proceeds of which are to be used by Borrower to pay (a) for the acquisition of the Property and settlement costs; (b) for the cost of the Renovations to be made to the Property. Upon submission by the Borrower to the Lender of a request for the payment of each such advance, together with any and all documentation the Lender may require justifying the amount of each and every advance request submitted by Borrower, the proceeds are to be used solely for the purposes hereinabove identified.

4. Lender shall have the right to approve Borrower's contractor, the form of contract, and the contract price for any of the Renovations made to the Property. The contract shall not be amended without Lender's prior consent.

5. The making of each advance shall be subject to the following conditions. A waiver of any condition to any advance shall not constitute a waiver as to any subsequent advance.

(a) No Event of Default by Borrower and/or the Guarantor of any of its respective obligations under this Agreement, Mortgage Note and Agreement, Deed of Trust and Assignment of Leases and Rents, or Guaranty Agreement.

(b) Sufficient time is allowed for completion of the Renovations on or before the Maturity Date.

(c) If requested by Lender, Borrower shall furnish evidence satisfactory to Lender that the remaining amount to be advanced shall be sufficient to complete the Renovations in compliance with this Agreement and any contracts that may have been executed for completion of the Renovations and to pay all other costs (whether direct or indirect) relating thereto.

(d) If requested by Lender, Borrower shall furnish satisfactory data with respect to expenditures of prior advances, and lien waivers from any contractor, subcontractor or major suppliers for work completed and materials supplied to the date of the request. Title shall be brought to date by the company guaranteeing title before each advance, which shall show no intervening liens or encumbrances.

(f) The Renovations shall be completed in a good and workmanlike manner and comply with all laws and ordinances relating thereto. All necessary permits and approvals shall be obtainable and there shall be no actions of governmental authorities (whether actual or threatened) which could delay completion of the Renovations.

(g) The payment of any of the Borrower's and/or Guarantor's obligations to the Lender pursuant to this Agreement, the Mortgage Note and Agreement, Deed of Trust and Assignment of Leases and Rents, and Guaranty Agreement is not impaired for any reason whatsoever.

(h) The value of the Property as improved by the Renovations completed will be greater than the Borrower's and/or Guarantor's respective obligations to the Lender pursuant to this Agreement, the Mortgage Note and Agreement, Deed of Trust and Assignment of Leases and Rents, and Guaranty Agreement.

6. The following insurance shall be maintained on and for the Renovations at all times: public liability, worker's compensation, builder's risk with vandalism and malicious mischief coverage, and flood if applicable. Insurance shall be issued in amounts, with such endorsements, and by such companies as Lender may require.

7. Lender may pay all or any part of any Loan advance directly to the contractor, subcontractors, laborers and materialmen ultimately due the same.

8. If the Borrower and/or the Guarantor, prior to the completion of the Renovations, shall abandon the same or cease work thereon, or fail to comply with the terms, conditions and covenants of this Agreement, Mortgage Note and Agreement, Deed of Trust and Assignment of Leases and Rents, or Guaranty Agreement, then any such failure shall be a default hereunder. The Lender may terminate this Agreement, or the Lender at its option, at any time thereafter, may enter into possession of the Property and perform any and all work and labor necessary to complete the Renovations. All sums expended by Lender shall be deemed paid to Borrower and/or Guarantor and secured by the Deed of Trust and Assignment of Leases and Rents.

9. Borrower shall pay for all charges for procuring and making the Loan, examination of the title, surveys and drawing of papers, stamp and transfer taxes, recording fees, and all fees that may be charged to the Lender.

10. In no event shall Lender be responsible or liable to any person or entity other than the Borrower for the disbursement of, or failure to disburse any advances to be made pursuant to this Agreement and no persons or entities other than Borrower shall have any right to make a claim against Lender hereunder.

Borrower hereby agrees to all of the foregoing provisions of this Agreement this 10th day of **October**, 2025.

Maya Mundell

Witness

CORRECTION AGREEMENT – LIMITED POWER OF ATTORNEY

The undersigned Borrower, for and in consideration of **Bay Bridge Lending LLC**, its successors and/or assigns ("Lender") funding the closing of the loan on property described as **4300 Fernhill Ave Baltimore, MD 21215** and **King Title Company, Inc.** for closing the loan, agrees, if requested by Lender, to fully cooperate, adjust and correct all TYPOGRAPHICAL OR CLERICAL ERRORS discovered in any or all of the closing documentation executed by the undersigned at settlement.

The undersigned appoint Lender and its designee as their attorney-in-fact to correct any such errors, place our initials on documents where changes are made, and/or sign our names to and acknowledge any modification agreement or other document used for adjusting or correcting such errors. In the event this procedure is utilized, the party(ies) involved shall be notified and receive a corrected copy of the changed document(s) from Lender.

This power of attorney is coupled with an interest and shall be irrevocable until the loan is satisfied and shall survive the disability of the undersigned.

AS WITNESS my execution hereof, this 10 day of **October**, 2025.

Maya Mundell

STATE OF MARYLAND, COUNTY OF BALTIMORE, TO WIT:

I HEREBY CERTIFY that on this 10th day of **October**, 2025, before me, the undersigned Notary Public for the state and county aforesaid, personally appeared, **Maya Mundell**, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument and executed the same for the purpose therein.

AS WITNESS my hand and Notarial Seal.

_____ Seal:

Notary Public

ARNITA JENKINS
Notary Public - Maryland
Baltimore County
My Commission Expires
01/06/27

BN/dr 01/24/2024

CORRECTION/COMPLIANCE AGREEMENT

Lender: **Bay Bridge Lending LLC**, its successors and/or assigns

Property Address: **4300 Fernhill Ave Baltimore, MD 21215**

The undersigned Borrower(s) (hereinafter "Borrower") for and in consideration of Lender funding the loan, do hereby certify that they will assist Lender in completing a marketable Assignment on the above-mentioned property. Borrower agrees that if requested by Lender and/or its successors and assigns, or the closing attorney/agent, Borrower will sign additional or corrective documents in the event it is necessary in order to meet the requirements of any investor, or if any closing documentation contains typographical errors or omissions or is lost, misplaced or misstates or inaccurately reflects the true and correct terms, covenants and conditions of the loan. Failure by Borrower to initial and/or execute and deliver such documents as requested within 10 days after receipt by Borrower of written request therefore, shall, at Lender's sole option, constitute a default under the Note evidencing and the Purchase Money Deed of Trust securing the loan. Furthermore, should Borrower fail to initial and/or execute and deliver such documents within 10 days as hereinabove set forth, Borrower agrees to be liable for any and all loss or damage which Lender sustains by reason thereof including but not limited to attorney's fees and costs incurred.

After settlement of the loan and if requested by the closing attorney/agent, the Lender, and /or its successors and assigns, Borrower agrees to pay any closing or other costs erroneously not collected at the time of closing of the loan and further agrees to refund any excess funds erroneously paid to Borrower at the time of closing. In the event legal action is necessary to collect or obtain the return of such funds, Borrower agrees to compensate the Lender and/or its successors and assigns for any and all necessary fees, including but not limited to court and legal fees.

To meet quality control purposes, it may be necessary, in some instances, to re-verify information contained on the loan application. By signing below, Borrower authorizes Lender to obtain these re-verifications if the need arises.

This Agreement shall inure to the benefit of Lender, its successors and assigns, and be binding upon Borrower and the heirs, personal representatives and assigns of Borrower.

Borrower hereby agrees to all of the foregoing provisions of this Agreement this 10 day of **October**, 2025.

Maya Mundell

Witness

BN/dr 01/12/2024

File Number **29850**

TITLE INSURANCE NOTICE

1. If you are obtaining a loan, your mortgage lender requires that a lender title insurance policy be issued. A lender title insurance policy will protect only the lender. No protection is afforded to the buyer under the lender title insurance policy. The face amount of the lender's title insurance policy will be in the amount of the loan as shown on the Closing Disclosure and/or Settlement Statement. The name of the insured under the lender's title insurance policy will be your lender's name as shown on the Closing Disclosure and/or Settlement Statement.

2. That you, the buyer have the right and opportunity to obtain a simultaneous owner's title insurance policy in the buyer's favor. The face amount of the owner's title insurance policy will be in the amount of the sale price of the property as shown on the Closing Disclosure and/or Settlement Statement. The name of the insured under the owner's title insurance policy will be the buyer's name as shown on the Closing Disclosure and/or Settlement Statement.

3. The additional premium that will be required for purchase of the simultaneous owners title insurance in the buyer's favor is the amount of the owner's title insurance premium which is itemized on the Closing Disclosure and/or Settlement Statement.

4. The buyer's title insurance will be subject only to the contingencies and conditions contained in the binder, title report and policy.

5. You have a right to review a sample of the form of owner's title insurance policy in which the contingencies and conditions will be inserted.

6. That the owner's title insurance policy, if desired, will be in effect upon a) payment of premium; and b) recording of the deed; and c) satisfaction of the contingencies listed in the title binder.

7. An owner's title insurance policy reissue rate is available if any of the following apply: a) When an owners's policy is requested by a purchaser of real estate from one whose title to the identical land has been insured and evidence is provided that such prior owner's policy was issued, a reissue rate is applicable. b) When acreage is platted into smaller subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within ten years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equals the face amount of the original blanket policy.

8. That the title insurance commitment or sample of the form of policy into which the contingencies and conditions for insuring will be inserted: a) does constitute a statement of the terms and conditions on which the title insurer is willing to issue its policy of title insurance if the title insurer accepts a premium for the policy; b) is not a representation as to the state of title; and c) does not constitute an abstract of title

9. This notice hereby incorporates the information shown on the Closing Disclosure and/or Settlement Statement.

I/we acknowledge receipt of this notice and the title insurance commitment.

___X___ I desire to obtain owner's title insurance.

_____ I do not desire to obtain owner's title insurance.

Maya Mundell
_____
Buyer

_____
Buyer

Ground Rent Notice

(RP 8-812)

I am aware that the property is subject to a ground rent.

(1) The borrower has the right to redeem the ground rent under Section 8–804 of the Real Property Article of the Annotated Code of Maryland;

(2) The redemption amount is fixed by law but may also be negotiated with the ground lease holder for a different amount;

(3) It may be possible to include the amount of the redemption in this loan;

(4) For information on redeeming the ground rent, the Borrower should contact the ground lease holder; and

(5) For information on including the amount of the redemption in this loan, the borrower should contact the lender or credit grantor making this loan.

Borrower

Borrower

KING TITLE COMPANY, INC.

10451 Mill Run Circle, Suite 635, Owings Mills, MD 21117
(410)-486-KING, (410)-486-5464, (410)-486-5605 (FAX)
www.kingtitle.com
Email - info@kingtitle.com

Proof of Deed Recordation

Date	**October 10, 2025**
Property Address	**4300 Fernhill Avenue, Baltimore, MD 21215**
Seller	**United States Secretary of Housing and Urban Development**
Buyer	**Maya Mundell**

I hereby certify that the Deed for the referenced property was delivered to the Land Records for Baltimore City for recordation.

Toni Dant

STATE OF MARYLAND, BALTIMORE COUNTY to wit:

I HEREBY CERTIFY, That on the above date, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Toni Dant, known to me (or satisfactorily proven) to be the person(s) whose name is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

_____
Notary Public
My Commission expires: 01/06/27

ARNITA JENKINS
Notary Public - Maryland
Baltimore County
My Commission Expires
01/06/27