American Land Title Association

ALTA Settlement Statement - Combined
Adopted 05-01-2015

File No./Escrow No.:
56013-26
Print Date & Time:
10/29/2026 09:07 AM
Officer/Escrow Officer:

Settlement Location:
116 Glass Lane, Baltimore, MD 21230

Keystone Title Settlement Services, LLC
ALTA ID: 1089034
9711 Washingtonian Blvd., #100
Gaithersburg, MD 20878

Property Address: 2810 Ferry Bar Drive, Lot 149, Locke Landing 24', Baltimore, MD 21230
Buyer: Michael David Foelber, Mary Patricia Foelber
Seller: DRB Group Mid-Atlantic, LLC
Lender: First Home Mortgage Corporation

Settlement Date: 10/29/2026 2:00 PM
Disbursement Date: 10/29/2026
Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	$1,178,505.00	Sales Price of Property	$1,178,505.00	
		Deposit		$55,600.00
		Loan Amount		$835,000.00
$15,000.00		Seller Credit		$15,000.00
$55,600.00		Excess Deposit		
		Prorations/Adjustments		
		County Taxes from 10/29/2026 to 6/30/2027	$1,584.11	
		Survey	$250.00	
		Builder processing fee	$995.00	
	$1,584.11	County Taxes from 10/29/2026 to 6/30/2027		
	$250.00	Survey		
	$995.00	Builder processing fee		
		Loan Charges to First Home Mortgage Corporation		
		LenderCredits to First Home Mortgage Corporation	$(526.50)	
		Other Loan Charges		
		Application Fees	$95.00	
		Processing Fees	$995.00	
		Tech Fee	$150.00	
		Underwriting Fees	$895.00	
		Appraisal Fee	$500.00	
		Appraisal Management	$125.00	
		Credit Report	$198.75	

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Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Flood Certification Fee	$7.50	
		Inspection Fee	$125.00	
		Title - Abstract/Title Search to Seaside Title & Abstract, LLC	$205.00	
		Title - Attorney Review Fee to Keystone Title Settlement Services, LLC	$245.00	
		Title - Courier / Overnight Fee to Keystone Title Settlement Services, LLC	$50.00	
		Title - Deed Preparation to Keystone Title Settlement Services, LLC	$125.00	
		Title - E-Recording Fee to Simplifile, LC	$9.50	
$110.00		Title - Lien Certificate to Baltimore City		
		Title - Remote Closer Fee to Keystone Title Settlement Services, LLC	$175.00	
		Title - Settlement Fee to Keystone Title Settlement Services, LLC	$700.00	
		Title - Title Examination to Keystone Title Settlement Services, LLC	$100.00	
		Title - Title Insurance Binder to Keystone Title Settlement Services, LLC	$65.00	
		Prepaid Interest to First Home Mortgage Corporation	$487.08	
		Impounds		
		Aggregate Adjustment		$1,103.51
		Homeowner's Insurance 3 mo @ $ 100.03/mo	$300.09	
		Property Taxes 2 mo @ $ 903.45/mo	$1,806.90	
		Title Charges & Escrow / Settlement Charges		
		CPL with Commonwealth Land Title	$55.00	
		Lender's Policy with Commonwealth Land Title	$2,631.40	
		Commission		
$19,499.80		Real Estate Commission Buyers Broker to Rutherford Realty		
		Government Recording and Transfer Charges		
		State Transfer Tax to Circuit Court for Baltimore City	$5,892.53	
		City Transfer Tax to Director of Finance	$17,677.58	
		Yield Recordation Tax to Director of Finance	$1,768.50	
		Yield Transfer Tax to Director of Finance	$7,071.03	
		Recording Fees (Deed) to Circuit Court for Baltimore City	$115.00	
		Recording Fees (Mortgage) to Circuit Court for Baltimore City	$115.00	
		State Recordation Tax to Director of Finance	$11,790.00	
		Miscellaneous		
		Homeowner's Insurance Premium to Progressive Insurance	$1,200.30	
		Supplement Tax to Baltimore City	$21,000.00	
		Land Tax PD 7/1/26 - 6/30/27 to Director of Finance: $2360.00 POC-Seller		
$22,000.00		True-Up Cost to Seller to Insulator Drive, LLC		

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Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
$600.00		water/sewer escrow to Director of Finance		
		FFBC 10/29/26 - 12/31/26 to Halp Land Development Corp.	$68.67	
		HOA Due 10/29/29 - 11/30/26 to Riverfront at Locke Landing Assoc.	$153.53	
		HOA Capital Contribution to Riverfront at Locke Landing Assoc.	$100.00	
$200.35		Home Warranty to Residential Warranty Company, LLC		
		Realtor Credit		$19,499.00

Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
$113,010.15	$1,181,334.11	**Subtotals**	$1,257,805.97	$926,202.51
		Due From Borrower		$331,603.46
$1,068,323.96		Due To Seller		
$1,181,334.11	**$1,181,334.11**	**Totals**	**$1,257,805.97**	**$1,257,805.97**

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Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Keystone Title Settlement Services, LLC to cause the funds to be disbursed in accordance with this statement.

Michael David Foelber

Mary Patricia Foelber

Mary Patricia Foelber

DRB Group Mid-Atlantic, LLC

By: _____

Escrow Officer

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