MARYLAND LOAN COMMITMENT

PRADHAN Loan #: 104581245

MIN: 100853701045812459

Date: OCTOBER 19, 2021 (must be at least 72 hours prior to closing)

Lender: LOANDEPOT.COM, LLC

Borrower(s): AMAR KUMAR PRADHAN

Property Address: 12309 CHERRY BRANCH DR, CLARKSBURG, MD 20871

This Loan Commitment is provided pursuant to Maryland law, which provides that if any of the provisions of the Financing Agreement previously provided to you, the Borrower(s), is subject to change or determination after the execution of the Financing Agreement, the Lender shall provide you with this Loan Commitment, executed by the Lender, at least seventy-two (72) hours before the time of settlement (closing) agreed to by the Lender and you, and provide you with the following information setting forth the terms of the loan:

Loan Term: 240 months

Principal Loan Amount: \$797,000.00

Type of Mortgage: Conventional

Interest Rate: Fixed: 2.375% Adjustable Initial Rate: N/A

Points: 0.200%

☑ Points are to be paid by the borrower.☐ Points are to be paid by the seller.

 \square Points are to be paid by both the borrower and the seller.

Md. Code Ann., Com. Law §§ 12-125(c), 12-922(c), & 12-1022(c)

Md. Code Regs. 09.03.06.07(C)(2)

ACKNOWLEDGMENT

I/We, the Borrower(s), hereby acknowledge receipt of this Loan Commitment at least seventy-two (72) hours before the agreed time of settlement.

- BORROWER - AMAR KUMAR PRADHAN - DATE -

Bv:

Lender Representative

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EX 4174.115