



MORTGAGE MASTER

855 WATERMAN AVENUE SUITE 2, E. PROVIDENCE, RI 02914

Phone: (401) 230-1500

Loan Number: [REDACTED]

MORTGAGE LOAN COMMITMENT

Date: 10/02/2014

Dear [REDACTED]

The words "you" and "your" refer to each and all persons to whom this letter is addressed. The words "we", "our", and "Lender", refer to Mortgage Master, Inc.

We are pleased to inform you that we have approved your application for a loan to be secured by a first mortgage lien ("the loan") on the real estate located at: [REDACTED] Providence, RI 02906.

This loan commitment is not assignable or transferable and is subject to all terms and conditions stated herein:

TERMS AND CONDITIONS OF THE LOAN:

Program Type:	Conventional
Amortization Type:	Fixed Rate,30 Fixed
Interest Only?:	
Purpose of Loan:	Real Estate Purchase
Refinance – Cash Out:	NA
Loan is:	1st Lien
Purchase Price:	\$490,000.00
Loan Amount:	\$340,000.00
Loan Term:	360 Mos
Origination Fee:	\$0.00
Discount Fee:	\$0.00
Interest Rate:	4.125 %
P&I Payment:	\$1,647.81
Odd Initial Cap:	0.000
Periodic Cap:	NA
Life Cap:	NA
Margin:	NA
Convertible:	NO
Assumability:	NO
Documents Expire:	12/16/2014
Rate Lock Expires:	11/13/2014

*** All Conditions Are Subject To Acceptance by MORTGAGE MASTER, INC. ***

Fully executed original Commitment between Borrower and Lender reflecting all terms and conditions as stated herein, upon acceptance of Commitment.

- A. All statements made on your loan application and all other documents submitted to us for the purpose of obtaining this loan are true.
 - B. RATE: The simple interest rate on your Note (written evidence of the loan) will be 4.125%. If you have a variable rate loan, this may change at scheduled intervals during the repayment period. (Term of Loan)
 - C. ARM FEATURES (if applicable): Refer to the Consumer Handbook on Adjustable Rate Mortgages and you ARM Program Disclosure for definitions and for important features, including a conversion option, if any for your loan.
 - D. You must enclose \$0.00 along with a copy of this letter as a commitment fee. This fee is credited toward your closing costs at closing. If you withdraw your loan, this fee is non-refundable. If you cannot meet all of the conditions of this commitment letter, this fee will be refunded less reasonable fees associated with preparing this loan for closing.
 - E. PREPAYMENT PENALTY: There is no prepayment penalty on this loan.
 - F. LEGAL DOCUMENTS: This loan is subject to the terms of the standard Note and Security Instrument as well as other legal documents required by the Lender. No changes to the closing documents are permitted without prior written consent of the Lender.
 - G. SIGNERS: The Note will be signed by: [REDACTED]
 - H. TITLE: Title to the real estate legal ownership will be in the following name(s): [REDACTED] as TBD At Escrow.
 - I. MONTHLY PAYMENTS: Your initial payment of \$1,647.81
- If checked, monthly escrows for taxes will be collected. The amount of \$605.83 will be added to your monthly principal and interest payment.