

# TowneBank Mortgage

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Borrower	Co-Borrower
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number Lender Case Number <b>000207810</b>

Amount <b>\$ 192,000.00</b>	Interest Rate <b>3.875 %</b>	No. of Months <b>360</b>	Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
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<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>	
Subject Property Address (street, city, state, & ZIP) <b>33 Methwold Court, Owings Mills, MD 21117 County: Baltimore</b>	No. of Units <b>1</b>
Legal Description of Subject Property (attach description if necessary) <b>See preliminary title report</b>	Year Built

Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$
	\$	\$		

Title will be held in what Name(s) <b>Amita Prajapati</b>	Manner in which Title will be held <b>Tenants in common</b>	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) <b>CheckingSavings</b>		

<b>Borrower</b>		<b>III. BORROWER INFORMATION</b>		<b>Co-Borrower</b>	
Borrower's Name (include Jr. or Sr. if applicable) <b>Amita Prajapati</b>		Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number <b>485-37-5121</b>	Home Phone (incl. area code) <b>641-583-5597</b>	DOB (MM/DD/YYYY) <b>09/01/1982</b>	Yrs. School <b>16</b>	Social Security Number	Home Phone (incl. area code)
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. ages <b>0</b>		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. <b>9010 Town and Country Blvd Apt E Ellicott City, MD 21043 1Y0M</b>		Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
Mailing Address, if different from Present Address <b>9010 Town and Country Blvd Apt E Ellicott City, MD 21043</b>		Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. <b>9006 Town and Country Blvd Apt D Ellicott City, MD 21043 2Y0M</b>	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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<b>Borrower</b>		<b>IV. EMPLOYMENT INFORMATION</b>		<b>Co-Borrower</b>	
Name & Address of Employer <input type="checkbox"/> Self Employed <b>BasysInc 3700 Koppers Street Baltimore, MD 21228</b>		Yrs. on this job <b>6Y6M</b> Yrs. employed in this line of work/profession <b>6</b>	Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job		Yrs. employed in this line of work/profession
Position/Title/Type of Business <b>Software Engineer</b>	Business Phone (incl. area code) <b>410-412-7541</b>	Position/Title/Type of Business	Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:



# TowneBank Mortgage

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 6,500.00	\$	\$ 6,500.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 902.86
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		70.00
Dividends/Interest				Real Estate Taxes		252.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		62.00
				Other:		0.00
<b>Total</b>	<b>\$ 6,500.00</b>	<b>\$</b>	<b>\$ 6,500.00</b>	<b>Total</b>	<b>\$</b>	<b>\$ 1,286.86</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Described Other Income Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$					
<b>List checking and savings accounts below</b>		Name and address of Company		\$ Payment/Months		\$
Name and address of Bank, S&L, or Credit Union		<b>HYUNDAI FINC</b>		<b>312.00</b>		<b>10,954.00</b>
<b>Savings</b>		<b>10550 TALBERT AV</b>		<b>35</b>		
		<b>FOUNTAIN VALLE, CA 92708</b>				
Acct. no.		<b>20160605987097</b>				
Acct. no.		\$ <b>56,000.00</b>		\$ Payment/Months		\$
Name and address of Bank, S&L, or Credit Union		<b>BK OF AMER</b>		<b>25.00</b>		<b>469.00</b>
<b>Savings</b>		<b>1825 E BUCKEYE RD</b>		<b>19</b>		
		<b>PHOENIX, AZ 85034</b>				
Acct. no.		<b>4400660730341137</b>				
Acct. no.		\$ <b>3,000.00</b>		\$ Payment/Months		\$
Name and address of Bank, S&L, or Credit Union		<b>CITI</b>		<b>25.00</b>		<b>105.00</b>
		<b>PO BOX 6190</b>		<b>5</b>		
		<b>SIOUX FALLS, SD 57117</b>				
		<b>Acct. no. 4100390437474386</b>				



# TowneBank Mortgage

VI. ASSETS AND LIABILITIES (cont.)					
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		<b>BK OF AMER</b>	<b>6.00</b>	<b>6.00</b>	
		<b>1825 E BUCKEYE RD PHOENIX, AZ 85034</b>	<b>1</b>		
		Acct. no. <b>4400668851304842</b>			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)	\$				
		Acct. no.			
		Name and address of Company	\$ Payment/Months	\$	
Life insurance net cash value	\$				
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$ 59,000.00</b>				
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.			
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Acct. no.			
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$				
		Job-Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments	<b>\$ 368.00</b>		
<b>Total Assets a.</b>	<b>\$ 59,000.00</b>	<b>Net Worth (a minus b)</b>	<b>\$ 47,466.00</b>	<b>Total Liabilities b.</b>	<b>\$ 11,534.00</b>

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION			VIII. DECLARATIONS			
a. Purchase Price	\$ <b>240,000.00</b>	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>  a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	<b>3,036.77</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	<b>6,950.50</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>i. Total costs (add items a through h)</b>	<b>249,987.27</b>					
j. Subordinate financing	<b>0.00</b>					
k. Borrower's closing costs paid by Seller						



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
<b>I. Other Credits (explain)</b> <b>LenderCredit</b>	<b>0.00</b>	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>  f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? -----	<b>Borrower</b> Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	<b>Co-Borrower</b> Yes No <input type="checkbox"/> <input type="checkbox"/>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	<b>192,000.00</b>	j. Are you a U.S. citizen?	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
o. Loan amount (add m & n)	<b>192,000.00</b>	<b>l. Do you intend to occupy the property as your primary residence?</b> <small>If "Yes," complete question m below.</small>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>	
p. Cash from / to Borrower (subtract j, k, l & o from i)	<b>57,987.27</b>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
		(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature  543754B28C754AA...	Date <b>8/11/2017 07:12:29 PDT</b>	Co-Borrower's Signature  4F4C7BA338E14AB...	Date <b>08/10/2017</b>
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**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information. <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White <b>Sex:</b> <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information. <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
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**To be Completed by Loan Originator:**

This information was provided:  
☐ In a face-to-face interview  
☒ In a telephone interview  
☐ By the applicant and submitted by fax or mail  
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature  4F4C7BA338E14AB...	Date <b>8/10/2017   13:10:22 PDT</b>	Date <b>08/10/2017</b>
Loan Originator's Name (print or type) <b>Steve Brunett</b>	Loan Originator Identifier <b>659199</b>	Loan Originator's Phone Number (including area code) <b>443-656-3386</b>
Loan Origination Company's Name <b>TowneBank Mortgage</b>	Loan Origination Company Identifier <b>512138</b>	Loan Origination Company's Address <b>8825 Stanford Blvd Suite 310 Columbia, MD 21045</b>

Amita Prajapati



# TowneBank Mortgage

## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:  
**Amita Prajapati**

Co-Borrower:

Agency Case Number:

Lender Case Number:  
**000207810**

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

**X** DocuSigned by:  
*Amita Prajapati*  
543734B28C7D4AA...

8/11/2017 | 07:12:29 PDT

**X**



# TowneBank Mortgage

8825 Stanford Blvd Suite 310 · Columbia, MD 21045

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 8/10/2017  
**APPLICANTS** Amita Prajapati  
9010 Town and Country Blvd Apt E  
Ellicott City, MD 21043  
**PROPERTY** 33 Methwold Court  
Owings Mills, MD 21117  
**SALE PRICE** \$240,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE** ☒ Conventional ☐ FHA ☐ VA ☐ \_\_\_\_\_  
**LOAN ID #** 000207810  
**RATE LOCK** ☐ NO ☒ YES, until 9/11/2017 at 5:00 PM EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 8/24/2017 at 5:00 PM EDT*

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$192,000	NO
<b>Interest Rate</b>	3.875 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$902.86	NO
		Does the loan have these features?
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$902.86
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	322
Estimated Total Monthly Payment		\$1,225
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$384 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing	
<b>Estimated Closing Costs</b>	\$9,988 Includes \$3,491 in Loan Costs + \$6,497 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
<b>Estimated Cash to Close</b>	\$57,988 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.



## Closing Cost Details

## Loan Costs

<b>A. Origination Charges</b>	<b>\$995</b>
% of Loan Amount (Points)	
Document Prep Fee	\$455
Tax Related Service Fee	\$85
Underwriting Fees	\$455

### B. Services You Cannot Shop For

Appraisal Fee	\$450
Credit Report	\$55
Flood Certification	\$11

### C. Services You Can Shop For

Pest Inspection Fee	\$55
Survey Fee	\$225
Title - Judgement Report Fee	\$75
Title - Lender's Title Insurance	\$625
Title - Settlement Fee	\$950
Title - Title Update & Record	\$50

**D. TOTAL LOAN COSTS (A + B + C)**

\$3,491

## Other Costs

### E. Taxes and Other Government Fees

Recording Fees and Other Taxes	\$145
Transfer Taxes	\$2,070

## F. Prepaids

Homeowner's Insurance Premium (12 months)	\$840
Mortgage Insurance Premium (  months)	
Prepaid Interest (\$20.3836 per day for 2 days @3.875 %)	\$41
Property Taxes (  months)	

### **G. Initial Escrow Payment at Closing**

Homeowner's Insurance	\$70.00 per month for 2 mo.	\$140
Mortgage Insurance	per month for mo.	
Property Taxes	\$252.00 per month for 8 mo.	\$2,016

**H. Other**

Real Estate Service Broker Fee	\$295
Title - Owner's Title Insurance (optional)	\$950

**I. TOTAL OTHER COSTS (E + F + G + H)**

## J. TOTAL CLOSING COSTS

D + I	\$9,988
Lender Credits	

## Calculating Cash to Close

Total Closing Costs (J)	\$9,988
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$48,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$57,988



## Additional Information About This Loan

**LENDER** TowneBank Mortgage  
**NMLS/ \_\_\_\_ LICENSE ID** 512138  
**LOAN OFFICER** Steve Brunett  
**NMLS/ \_\_\_\_ LICENSE ID** 659199  
**EMAIL** Steve.Brunett@fitzgeraldfinancial.net  
**PHONE** 443-656-3386

**MORTGAGE BROKER**  
**NMLS/ \_\_\_\_ LICENSE ID**  
**LOAN OFFICER**  
**NMLS/ \_\_\_\_ LICENSE ID**  
**EMAIL**  
**PHONE**

Comparisons	Use these measures to compare this loan with other loans.	
<b>In 5 Years</b>	<b>\$57,703</b>	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	<b>\$18,694</b>	Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	<b>3.961 %</b>	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	<b>69.306 %</b>	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than <i>15</i> days late, we will charge a late fee of <i>5% of the payment</i> .
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

DocuSigned by:

*Amita Prayapati*

8/11/2017 | 07:12:29 PDT

Applicant Signature

Date





# Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information
Settlement Fee		United One Resources, Inc.	270 North Sherman Street Wilkes Barre, PA 18702 570-824-7811
Title Examination Fee			
Title Search Fee			
Electronic Download			
Overnight/Courier Fee			
Wire Fee			
Document Prep Fee			
Lender Title Insurance			



# TOWNE BANK MORTGAGE

ITS SUBSIDIARIES AND AFFILIATES

## NOTICE AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE PURSUANT TO THE FEDERAL REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X

To: Borrower(s)/Purchaser(s) ("you, your, I/we me/us")

Amita Prajapati

Property Address (if known): 33 Methwold Court  
Owings Mills, MD 21117

Phone #s: Home: 641-583-5597  
Sales Price: \$240,000.00

Work: 410-412-7541

Cell:  
Closing Date:

From: TowneBank Mortgage

This is to give you notice that TowneBank Mortgage has a business relationship with the following Settlement Service Providers. TowneBank Mortgage is a division of TowneBank. TowneBank owns 100% of its subsidiary Towne Insurance Agency, LLC; owns 75% of its subsidiary Real Estate Security Agency, LLC; owns 65% of its subsidiary Berkshire Hathaway HomeServices Towne Realty, which in turn owns 100% of its subsidiary Virginia Home Title and Settlements. Because of these relationships, the referral may provide a financial benefit to TowneBank Mortgage or to the referred entity.

If a referral is made during your transaction, it may be to one of the following Settlement Service Provider(s):

<p><b><u>TowneBank and TowneBank Mortgage</u></b> <i>Provides residential mortgage, construction and home equity products.</i></p> <p><b><u>Estimated range of charges:</u></b> 0% - 5% of Final Loan Amount</p> <p><b><u>Loan Officer:</u></b> Steve Brunett</p>	<p><b><u>Towne Insurance Agency, LLC</u></b> <i>Provides hazard insurance and flood insurance (if applicable).</i></p> <p><b><u>Estimated range of charges for Hazard Insurance:</u></b> Frame Homes: \$8.50 to \$4.75 per \$1,000 of value of the home (\$500 Deductible)* Masonry Homes: \$8.00 to \$4.25 per \$1,000 of value of the home (\$500 Deductible)* *additional factors need to be considered to determine actual rate</p> <p><b><u>Estimated range of charges for Flood Insurance:</u></b> Preferred risk: Zone X \$250,000 dwelling / \$100,000 contents \$405 Standard risk: Zone A \$250,000 dwelling / \$100,000 contents \$875 - must use elevation difference to determine actual rate</p> <p style="text-align: center;"><b><u>NOTE: DO NOT INCLUDE LAND VALUE IN VALUE OF HOME CALCULATION.</u></b></p> <p><b>Please Note:</b> Insurance products are not deposits or other obligations of or guaranteed by TowneBank or any of its subsidiaries or affiliates, and are not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, TowneBank or any of its subsidiaries or affiliates.</p> <p style="text-align: center;"><b>Forward Referral to Mindy Capaldo</b> <b>(Office 757-549-3950; Fax 757-546-2087)</b></p>
<p><b><u>Real Estate Security Agency, LLC</u></b> <i>Provides title and settlement services.</i></p> <p><b><u>Estimated range of charges:</u></b> Standard Title Insurance ranges from \$2.90 - 3.90 per \$1,000 of coverage* Enhanced Title Insurance ranges from \$3.48 - 4.08 per \$1,000 of coverage* *Minimum Premium \$200.00 Settlement/Closing fee: Purchase \$350, Refinance \$295 or Junior Lien \$150 Seller coordination fee: \$250 Overnight / Courier fee \$30 (per usage) Release Administrative fee \$135 per loan payoff Insured Closing Letter \$20 Title search fee \$125 - \$140 Title Commitment fee up to \$75 Title update &amp; Recordation fee \$50 - \$75</p> <p>Fees are subject to loan amount and type of transaction, its complexity and property location. Out of area search and recordation fees may be higher. Acreage searches are \$325 - \$700.</p>	



<b>Towne Realty LLC t/a Berkshire Hathaway HomeServices Towne Realty</b> <i>Provides real estate brokerage services.</i>  <b>Estimated range of charges:</b> Sales/Broker's Commissions Average 6% of Property Sales Price	<b>Virginia Home Title and Settlements</b> <i>Provides title and settlement services.</i>  <b>Estimated range of charges:</b> Standard Title Insurance ranges from \$2.90 - 3.90 per \$1,000; Enhanced Title Insurance is an additional 20 - 25%;  Commitment fee up to \$75 Title exam fee \$75 - \$125 Closing Protection Letter \$20 Recordation fee \$45 - \$85 Settlement fees range from \$275 - \$500.  Fees are subject to type of transaction, its complexity and property location.
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Set forth on pages 1 and 2 of this disclosure are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for settlement of your loan on the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

**Acknowledgement:**

I/we have read this disclosure form and estimated range of charges and understand that TowneBank Mortgage is referring me/us to purchase the above described settlement services and may receive a financial or other benefit as a result of this referral.

DocuSigned by:

*Amita Prajapati*

AMITA PRAJAPATI

8/11/2017 | 07:12:29 PDT

DATE

DocuSigned by:

*Steve Brunett*

8/10/2017 | 13:10:22 PDT

4F4G7BA38F14AB

TowneBank Mortgage

Date

**Steve Brunett, 443-656-3386**

Referring Employee

Office #

You are also hereby advised that you are NOT required to apply, contract for, or enter into any other arrangement for products or services of TowneBank or any of its subsidiaries or affiliates. Further, TowneBank may NOT condition any extension of credit to you on either: (1) your purchase or contract for any product or service from TowneBank or any of its subsidiaries or affiliates; or (2) your agreement not to obtain, or a prohibition on your obtaining, any product or service from an unaffiliated entity.



## Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**  
▶ **Request may be rejected if the form is incomplete or illegible.**  
▶ **For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).**

OMB No. 1545-1872

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.  <b>Amita Prajapati</b>	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>485-37-5121</b>
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)  <b>Amita Prajapati</b> <b>9010 Town and Country Blvd Apt E</b> <b>Ellicott City, MD 21043</b>	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.  <b>TaxReturnVerifications.com</b> <b>327 Caldwell Dr. #100, Mailbox #ORDER4506, Goodlettsville, TN 37072</b>	

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1040**

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. ☐

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days. ☐

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days. ☒

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days. ☒

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

<b>12/31/2016</b>	<b>12/31/2015</b>	<b>12/31/2014</b>	
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**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.</b>	Phone number of taxpayer on line 1a or 2a <b>(641) 583-5597</b>
<div style="display: flex; align-items: center;"><div style="writing-mode: vertical-rl; transform: rotate(180deg); font-weight: bold; margin-right: 5px;">Sign Here</div><div style="border-bottom: 1px solid black; padding-bottom: 2px;"><small>Decoded by</small> <b>Amita Prajapati</b> <small>543734828CTDAAA</small></div></div> <b>Signature</b> (see instructions)	Date <b>8/11/2017   07:12:29 PDT</b>
<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)	
<b>Spouse's signature</b>	Date



Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note:** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888  559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999  816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party – Business.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



**You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.**

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder

of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

## Privacy Act and Paperwork Reduction Act

**Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.





# Borrower's Certification & Authorization

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## Certification

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from **TowneBank Mortgage**.  
In applying for the loan,  
I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **TowneBank Mortgage** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

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## Authorization to Release Information

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To Whom It May Concern:

1. I/We have applied for a mortgage loan from **TowneBank Mortgage**.  
As part of the application process, **TowneBank Mortgage** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We understand and agree that **TowneBank Mortgage** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **TowneBank Mortgage** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **TowneBank Mortgage** or the investor that purchased the mortgage is appreciated.

DocuSigned by:  
*Amita Prajapati*

8/11/2017 | 07:12:29 PDT

543734626C9DAA...  
Amita Prajapati

Date

Date

Social Security Number: 485-37-5121

Social Security Number:



## HOMEOWNERSHIP COUNSELING ORGANIZATION LIST

Borrower: **Amita Prajapati**

Home Counseling Disclosure Date: **08/10/2017**

Loan Number: **000207810**

Present Address:

**9010 Town and Country Blvd Apt E  
Ellicott City, MD 21043**

Lender/Broker: **TowneBank Mortgage**

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp) or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD approved counseling intermediaries at [http://portal.hud.gov/hudportal/HUD?src=/ohc\\_nint](http://portal.hud.gov/hudportal/HUD?src=/ohc_nint).



Agency Name: **GUIDEWELL FINANCIAL SOLUTIONS, INC**  
Address: **757 Frederick Rd, 2nd fl  
Baltimore, MD 21228-4500**  
Phone Direct: **410-747-2050**  
Phone Toll Free:  
Fax #:  
Email: **info@guidewellfs.org**  
Web Address: **Not Available**  
Affiliation:  
Distance: **3.82**  
Languages Supported: **English**

Counseling Services Provided:  
**Mortgage Delinquency and Default Resolution  
Counsel|Financial Management/Budget Counseling|Financial,  
Budgeting and Credit Repair Workshops|Fair Housing  
Pre-Purchase Education Workshops|Non-Delinquency Post  
Purchase Workshops|Predatory Lending Education  
Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer  
Education Workshops|Rental Housing Counseling|Rental  
Housing Workshops**

Agency Name: **GUIDEWELL FINANCIAL SOLUTIONS, A.K.A CCCS OF MARYLAND AND**  
Address: **757 Frederick Rd  
Baltimore, MD 21228-4500**  
Phone Direct: **443-451-1689**  
Phone Toll Free:  
Fax #:  
Email: **hraynaud@guidewellfs.org**  
Web Address: **http://www.guidewellfs.org**  
Affiliation:  
Distance: **3.82**  
Languages Supported: **English,Spanish**

Counseling Services Provided:  
**Mortgage Delinquency and Default Resolution  
Counsel|Resolving/Preventing Mortgage Delinquency  
Workshop|Financial Management/Budget Counseling|Financial,  
Budgeting and Credit Repair Workshops|Non-Delinquency Post  
Purchase Workshops|Pre-purchase Counseling|Pre-purchase  
Homebuyer Education Workshops|Reverse Mortgage Counseling**

Agency Name: **DIVERSIFIED HOUSING DEVELOPMENT, INC.**  
Address: **8025 Liberty Rd  
Windsor Mill, MD 21244-2966**  
Phone Direct: **410-496-1214**  
Phone Toll Free:  
Fax #:  
Email: **info@diversifiedhousing.org**  
Web Address: **http://www.diversifiedhousing.org**  
Affiliation:  
Distance: **6.89**  
Languages Supported: **English**

Counseling Services Provided:  
**Mortgage Delinquency and Default Resolution  
Counsel|Resolving/Preventing Mortgage Delinquency  
Workshop|Financial Management/Budget  
Counseling|Pre-purchase Counseling|Pre-purchase Homebuyer  
Education Workshops**

Agency Name: **GARWYN OAKS NORTHWEST HOUSING RESOURCE CENTER, INC**  
Address: **2300 Garrison Blvd  
Baltimore, MD 21216-2335**  
Phone Direct: **410-947-0084 102**  
Phone Toll Free:  
Fax #:  
Email: **mgoodman@go-northwesthrc.org**  
Web Address: **http://www.go-northwesthrc.org**  
Affiliation:  
Distance: **7.76**  
Languages Supported: **English**

Counseling Services Provided:  
**Mortgage Delinquency and Default Resolution  
Counsel|Non-Delinquency Post Purchase  
Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer  
Education Workshops**





Agency Name: **THE DEVELOPMENT CORPORATION OF NORTHWEST BALTIMORE** Counseling Services Provided: **Mortgage Delinquency and Default Resolution**  
Address: **3521 W Belvedere Ave** **Counsel|Non-Delinquency Post Purchase**  
**Baltimore, MD 21215-5802** **Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer**  
Phone Direct: **410-578-7190** **Education Workshops|Rental Housing Counseling**  
Phone Toll Free:  
Fax #:  
Email: **fvrobinson@thedevelopmentcorporation**  
Web Address: **https://www.thedevelopmentcorporation.**  
Affiliation:  
Distance: **8.98**  
Languages Supported: **English**

Agency Name: **COMPREHENSIVE HOUSING ASSISTANCE, INC** Counseling Services Provided: **Mortgage Delinquency and Default Resolution**  
Address: **5809 Park Heights Avenue** **Counsel|Pre-purchase Counseling|Pre-purchase Homebuyer**  
**Baltimore, MD 21215-3931** **Education Workshops**  
Phone Direct: **410-500-5300**  
Phone Toll Free:  
Fax #:  
Email: **homeownership@chaibaltimore.org**  
Web Address: **www.chaibaltimore.org**  
Affiliation:  
Distance: **9.02**  
Languages Supported: **English**

Agency Name: **PARK HEIGHTS RENAISSANCE, INC.** Counseling Services Provided: **Mortgage Delinquency and Default Resolution**  
Address: **3939 Reisterstown RD** **Counsel|Non-Delinquency Post Purchase**  
**Baltimore, MD 21215-7601** **Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer**  
Phone Direct: **410-664-4890 118** **Education Workshops|Rental Housing Counseling**  
Phone Toll Free:  
Fax #:  
Email: **karen.gary@phrmd.org**  
Web Address: **www.boldnewheights.org**  
Affiliation:  
Distance: **9.04**  
Languages Supported: **English,Spanish**

Agency Name: **HOMEFREE-USA BALTIMORE BRANCH** Counseling Services Provided: **Pre-purchase Counseling|Pre-purchase Homebuyer Education**  
Address: **765 Washington Boulevard** **Workshops**  
**Baltimore, MD 21230-2331**  
Phone Direct: **410-878-1405**  
Phone Toll Free:  
Fax #:  
Email: **edaves@homefreeusa.org**  
Web Address: **www.homefreeusa.org**  
Affiliation:  
Distance: **9.55**  
Languages Supported: **English**



Agency Name: **DRUID HEIGHTS COMMUNITY DEVELOPMENT CORP.**  
Address: **2140 McCulloh St  
Baltimore, MD 21217-3529**  
Phone Direct: **410-523-1350**  
Phone Toll Free:  
Fax #:  
Email: **apressley@druidheights.com**  
Web Address: **http://www.druidheights.com**  
Affiliation:  
Distance: **9.59**  
Languages Supported: **English**

Counseling Services Provided:  
**Mortgage Delinquency and Default Resolution  
Counsel|Resolving/Preventing Mortgage Delinquency  
Workshop|Pre-purchase Counseling|Pre-purchase Homebuyer  
Education Workshops|Reverse Mortgage Counseling**

Agency Name: **NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)**  
Address: **1 E Mount Royal Ave  
Baltimore, MD 21202-2614**  
Phone Direct: **410-783-0465**  
Phone Toll Free:  
Fax #:  
Email: **Not Available**  
Web Address: **https://www.naca.com**  
Affiliation:  
Distance: **10.52**  
Languages Supported: **English,Spanish**

Counseling Services Provided:  
**Mortgage Delinquency and Default Resolution  
Counsel|Financial Management/Budget Counseling|Fair Housing  
Pre-Purchase Education Workshops|Non-Delinquency Post  
Purchase Workshops|Predatory Lending Education  
Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer  
Education Workshops**

Agency Name:  
Address:  
Phone Direct:  
Phone Toll Free:  
Fax #:  
Email:  
Web Address:  
Affiliation:  
Distance:  
Languages Supported:

Counseling Services Provided:

Agency Name:  
Address:  
Phone Direct:  
Phone Toll Free:  
Fax #:  
Email:  
Web Address:  
Affiliation:  
Distance:  
Languages Supported:

Counseling Services Provided:



## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

DocuSigned by:

*Amita Prajapati*

AMITA PRAJAPATI

8/11/2017 | 07:12:29 PDT

DATE





## IMPORTANT NOTICE REGARDING HOUSING COUNSELING

Borrower(s): **Amita Prajapati**

Date: **August 10, 2017**

Loan Number: **000207810**

Property Address: **33 Methwold Court  
Owings Mills, MD 21117**

Lender: **TowneBank Mortgage**

Loan Originator: **Steve Brunett**

**NMLS #: 512138**

**NMLS #: 659199**

You are receiving this notice because you have applied for a Maryland residential mortgage loan secured by a first lien. In applying for and entering into a mortgage loan you will be required to sign complex legal documents. You should be certain that you understand the terms of the loan being offered to you in these documents before you commit in writing. If you do not pay the loan according to its terms, you could lose your home.

**BE ADVISED: The State of Maryland recommends that all residential mortgage loan applicants receive home-buyer education or housing counseling from a nonprofit or government agency before signing any documents that commit them to a loan.**

Home-buyer education or housing counseling may be provided face-to-face or over the telephone. Set forth below is a list prepared by the Maryland Department of Housing and Community Development of nonprofit and government agencies that provide home-buyer education or housing counseling.

See attached  
List of Nonprofit and Government Agencies  
Offering Home-Buyer Education or Housing Advice



**List of Nonprofit and Government Agencies that Provide  
Home-buyer Education or Housing Counseling**

<b>Agency Name</b>	<b>Phone/Website</b>	<b>Address</b>	<b>Languages</b>
Anne Arundel County Community Action Agency, Incorporated	410-626-1900 <a href="http://www.aaccaa.org">http://www.aaccaa.org</a>	251 West Street Annapolis, MD 21401-3427	- English - Spanish
Arundel Community Development Service Inc	410-222-7600-130 <a href="http://www.acdsinc.org">www.acdsinc.org</a>	2666 Riva Road Suite 210 Annapolis, MD 21401-7345	- English - Spanish
Belair - Edison Neighborhoods, Inc.	410-485-8422 <a href="http://belair-edison.org">http://belair-edison.org</a>	3412 Belair Road Baltimore, MD 21213-1233	- English - Spanish
Comprehensive Housing Assistance, Inc	410-500-5309 <a href="http://www.chaibaltimore.org">www.chaibaltimore.org</a>	5809 Park Heights Avenue Baltimore, MD 21215-3931	- English
Druid Heights Community Development Corp.	410-523-1350 <a href="http://www.druidheights.com">http://www.druidheights.com</a>	2140 McCulloh St Baltimore, MD 21217-3529	- English
Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084-101 <a href="http://www.go-northwesthrc.org">http://www.go-northwesthrc.org</a>	2300 Garrison Blvd Suite 140 Baltimore, MD 21216-2335	- English
Guidewell Financial Solutions, A.K.A. CCCS of Maryland and Delaware, Inc	410-747-2050 <a href="http://www.guidewellfs.org">http://www.guidewellfs.org</a>	757 Frederick Rd 2nd Floor Baltimore, MD 21228-4500	- English
Guidewell Financial Solutions, A.K.A. CCCS of Maryland and Delaware, Inc	800-640-2227 <a href="http://www.cccs-inc.org">www.cccs-inc.org</a>	Catonsville Office 757 Frederick Rd. Baltimore, MD 21228	- English
Guidewell Financial Solutions, A.K.A. CCCS of Maryland and Delaware, Inc	800-640-2227 <a href="http://www.guidewellfs.org">www.guidewellfs.org</a>	Parkville Office 7905B Harford Rd. Baltimore, MD 21234	- English
Harbel Housing Partnership (A Division of Harbel Community Organization, Inc.)	410-444-9152 <a href="http://www.harbel.org">http://www.harbel.org</a>	5807 Harford Rd Baltimore, MD 21214-1848	- English
NACA (Neighborhood Assistance Corporation of America) Baltimore, Md	410-783-0465 <a href="https://www.naca.com">https://www.naca.com</a>	1 E Mount Royal Ave Baltimore, MD 21202-2614	- English - Spanish
Neighborhood Housing Services of Baltimore, Inc.	410-327-1200 <a href="http://nhsbaltimore.org">http://nhsbaltimore.org</a>	819 Park Ave Baltimore, MD 21201-4854	- English - Spanish
Park Heights Renaissance, Inc.	410-664-4890-111 <a href="http://www.boldnewheights.org">www.boldnewheights.org</a>	3939 Reisterstown RD Suite 268 Baltimore, MD 21215-7601	- English - Spanish
Southeast Community Development Corporation	410-342-3234 <a href="http://www.southeastcdc.org">http://www.southeastcdc.org</a>	3323 Eastern Ave Suite 200 Baltimore, MD 21224-4109	- English - Spanish
St. Ambrose Housing Aid Center, Inc.	410-366-8550 <a href="http://www.stambros.org">http://www.stambros.org</a>	321 E 25th St Baltimore, MD 21218-5303	- English



The Development Corporation of Northwest Baltimore	410-578-7190 <a href="https://www.thedevelopmentcorporation.org">https://www.thedevelopmentcorporation.org</a>	3521 W Belvedere Ave Baltimore, MD 21215-5802	- English
Guidewell Financial Solutions, A.K.A. CCCS of Maryland and Delaware, Inc	800-640-2227 <a href="http://www.cccs-inc.org">www.cccs-inc.org</a>	Bel Air Office 1202 Agora Dr. Bel Air, MD 21014	- English
Harford County Housing Agency	410-638-3045 <a href="http://www.harfordhousing.org">http://www.harfordhousing.org</a>	15 S Main St, Ste 106 Bel Air, MD 21014-8723	- English - Spanish
Howard County Office on Aging	410-313-5980	6751 Columbia Gateway Dr Columbia, MD 21046-2164	- Arabic - Cambodian - English - Italian
Cumberland Neighborhood Housing Services, Inc	301-722-6958 <a href="http://site.notavailable.org">http://site.notavailable.org</a>	400 N Mechanic St Cumberland, MD 21502-2213	- English
Cecil County Housing Agency	410-996-8215 <a href="http://www.ccgov.org/dept_housing/index.cfm">http://www.ccgov.org/dept_housing/index.cfm</a>	200 Chesapeake Blvd Ste 1800 Elkton, MD 21921-6682	- English - Spanish
Frederick Community Action Agency	301-600-1506 <a href="http://www.cityoffrederick.com/fcaa">www.cityoffrederick.com/fcaa</a>	100 S Market St Frederick, MD 21701-5527	- English - Spanish
Housing Initiative Partnership, Inc. ("HIP")	301-916-5946 <a href="http://www.hiphomes.org">www.hiphomes.org</a>	620 East Diamond Avenue Suite L Gaithersburg, MD 20877-5320	- English - Portuguese - Spanish
Housing Initiative Partnership, Inc. ("HIP")	301-916-5946 <a href="http://www.hiphomes.org">www.hiphomes.org</a>	12900 Middlebrook Road Suite 1500 Germantown, MD 20874-2672	- English - Spanish
Maryland Rural Development Corporation	410-482-2585 <a href="http://www.mrdc.net">http://www.mrdc.net</a>	101 Cedar Lane PO Box 739 Greensboro, MD 21639-1580	- English
Hagerstown Neighborhood Development Partnership, Inc. (HNDP)	301-797-0900 <a href="http://hagerstownhomestore.org">http://hagerstownhomestore.org</a>	21 E Franklin St Hagerstown, MD 21740-4914	- English - Other
Washington County Community Action Council	301-797-4161 <a href="http://www.wccac.org">http://www.wccac.org</a>	101 Summit Ave Hagerstown, MD 21740-5508	- English
Southern Maryland Tri-County Community Action	301-274-4474-219 <a href="http://www.smtccac.org">http://www.smtccac.org</a>	8383 Old Leonardtown Road Hughesville, MD 20637	- English - Spanish
Housing Initiative Partnership, Inc. ("HIP")	301-699-3835 <a href="http://www.hiphomes.org">www.hiphomes.org</a>	6525 Belcrest Road Suite 555 Hyattsville, MD 20782-2003	- English - Spanish
The Greater Washington Urban League	301-985-3519 <a href="http://www.gwul.org">http://www.gwul.org</a>	5012 Rhode Island Ave Hyattsville, MD 20781-2037	- English
Home Partnership, Inc. (HPI)	410-679-3200 <a href="http://www.homepartnershipinc.org">http://www.homepartnershipinc.org</a>	626 Towne Center Dr Joppa, MD 21085-4446	- ASL - English



Clearpoint Credit Counseling Solutions - Lanhan Branch	877-877-1995 <a href="http://www.clearpointccs.org">http://www.clearpointccs.org</a>	10104 Senate Dr Suite 236 Lanham, MD 20706-4392	- ASL - English - Other - Spanish
Lydia's House	301-322-5353 <a href="http://www.lydiashousendc.org">www.lydiashousendc.org</a>	1300 Mercantile Lane Largo, MD 20774-5327	- English
Garrett County Community Action Committee, Inc.	301-334-9431 <a href="http://www.garrettcac.org">http://www.garrettcac.org</a>	104 E Center St Apt 3 Oakland, MD 21550-1341	- English - Spanish
Navicore Solutions - Owings Mills, MD	732-409-6281 <a href="http://www.navicoresolutions.org">http://www.navicoresolutions.org</a>	10989 Red Run Blvd Owings Mills, MD 21117-3283	- English - Spanish
Housing Options & Planning Enterprise, Inc. (H.O.P.E.)	301-567-3330 <a href="http://www.hopefinancial.org">http://www.hopefinancial.org</a>	6188 Oxon Hill Rd Ste 700 Oxon Hill, MD 20745-3151	- English - Spanish
Centro De Apoyo Familiar (CAF)	301-328-3292 <a href="http://www.mycaf.org">www.mycaf.org</a>	6801 Kenilworth Ave., Suite 201 Riverdale, MD 20737-1374	- English - Spanish
Homefree - U S A	301-891-8400 <a href="https://HomeFreeUSA.org">https://HomeFreeUSA.org</a>	6200 Baltimore Avenue Riverdale, MD 20737-1054	- English - Spanish
Homefree - U S A of the Washington DC Metropolitan Area	301-891-8400 <a href="https://HomeFreeUSA.org">https://HomeFreeUSA.org</a>	6200 Baltimore Ave. 3rd Floor Riverdale, MD 20737	- English - Spanish
SEED - Sowing Empowerment and Economic Development	301-458-9808-136 <a href="http://www.seedinc.org">http://www.seedinc.org</a>	6201 Riverdale Road, Suite 200 Riverdale, MD 20737-2173	- English - Spanish
Asian - American Homeownership Counseling Inc.	301-760-7636 <a href="http://www.aa-hc.org">http://www.aa-hc.org</a>	12320 Parklawn Drive Rockville, MD 20852-1726	- Chinese - Mandarin - English - Korean - Spanish
Salisbury Neighborhood Housing Service, Inc	410-543-4626 <a href="http://www.salisburynhs.org">http://www.salisburynhs.org</a>	540 Riverside Dr Ste 18 Salisbury, MD 21801-5352	- English
Shore Up!, Inc	410-749-1142 <a href="http://www.shoreup.org">http://www.shoreup.org</a>	520 Snow Hill Rd Salisbury, MD 21804-6031	- English - Spanish
Telamon Corporation	410-546-4604 <a href="https://www.telamon.org">https://www.telamon.org</a>	31901 Tri County Way Ste 112 Salisbury, MD 21804-1708	- Creole - English - Spanish
Money Management International Silver Spring	866-232-9080 <a href="http://www.moneymanagement.org">http://www.moneymanagement.org</a>	8403 Colesville Rd Ste 1100 Silver Spring, MD 20910-6346	- English - Spanish
Unity Economic Development Corporation	301-505-0331 <a href="http://www.unityedc.org">http://www.unityedc.org</a>	5801 Allentown Road, Suite 309 Suitland, MD 20746-4563	- English



Latino Economic Development Corporation	202-588-5102 <a href="http://www.ledcmetro.org">www.ledcmetro.org</a>	11002 Viers Mills Road Suite 503 Wheaton, MD 20902-2574	- English - Spanish
Diversified Housing Development, Inc.	410-496-1214 <a href="http://www.diversifiedhousing.org">http://www.diversifiedhousing.org</a>	8025 Liberty Rd Windsor Mill, MD 21244-2966	- English

List of Department of Housing and Urban Development Approved Organizations for Maryland Updated 7/7/2015. Notice updated 11/5/2010.

Source: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MD>

## ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

DocuSigned by:  
*Amita Prajapati*

**AMITA PRAJAPATI**

8/11/2017 | 07:12:29 PDT

**DATE**





## MARYLAND NOTICE OF RIGHT TO RESCIND

Borrower(s): **Amita Prajapati**

Date: **August 10, 2017**

Loan Number: **000207810**

Property Address: **33 Methwold Court  
Owings Mills, MD 21117**

Lender: **TowneBank Mortgage**

Loan Originator: **Steve Brunett**

**NMLS #: 512138**

**NMLS #: 659199**

This disclosure is provided to you pursuant to Md. Code Ann., Real Prop. § 10-702 (g) and (h).

### YOUR RIGHT TO RESCIND PURCHASE CONTRACT:

- If you are purchasing a one-to-four family single family residential property, the seller of the property is required to complete and deliver to each purchaser on or before entering into a contract of sale, a written residential property condition disclosure statement or a written residential property disclaimer statement on a standardized form developed by the Maryland Real Estate Commission.
- If you do not receive the disclosure or disclaimer statement on or before entering into the contract of sale, you have the unconditional right, upon written notice to the seller or the seller's agent, to rescind the contract of sale at any time before or within five (5) days following receipt of the disclosure or disclaimer statement, and to the immediate return of any deposits made on account of the contract.
- Your unconditional right to rescind the contract of sale terminates, if unexercised:
  - ☐ upon submission of this application.
  - ☐ at the end of the five (5) day period following the date of your receipt of this Maryland application disclosure.

### ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

DocuSigned by:  
*Amita Prajapati*  
AMITA PRAJAPATI

8/11/2017 | 07:12:29 PDT  
DATE



# MARYLAND RIGHT TO CHOOSE INSURANCE PROVIDER DISCLOSURE

Borrower(s): **Amita Prajapati**

Date: **August 10, 2017**

Loan Number: **000207810**

Property Address: **33 Methwold Court  
Owings Mills, MD 21117**

Lender: **TowneBank Mortgage**

Loan Originator: **Steve Brunett**

NMLS #: **512138**

NMLS #: **659199**

This disclosure is provided to you pursuant to Md. Code Ann., Comm. Law §12-124(a)(5), Md. Code Ann., Comm. Law §12-410(f)(1)(ii) and Id. at §12-124(a)(2), (a)(3).

A lender may not require that insurance be purchased through a particular insurance producer or insurance company.

A lender may not require a borrower, as a condition to receiving or maintaining a loan secured by a first mortgage or first deed of trust, to provide or purchase property insurance coverage or flood insurance coverage in an amount exceeding the replacement cost of the improvements on the real property.

## ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

DocuSigned by:  
*Amita Prajapati*  
AMITA PRAJAPATI

8/11/2017 | 07:12:29 PDT

**DATE**



# MARYLAND SETTLEMENT SERVICES / RIGHT TO CHOOSE ATTORNEY / TITLE INSURANCE COMPANY DISCLOSURE

Borrower(s): **Amita Prajapati**

Date: **August 10, 2017**

Loan Number: **000207810**

Property Address: **33 Methwold Court  
Owings Mills, MD 21117**

Lender: **TowneBank Mortgage**

Loan Originator: **Steve Brunett**

NMLS #: **512138**

NMLS #: **659199**

This disclosure is being provided to you pursuant to Md. Code Ann., Com. Law I § 12-119(b) and § 12-120.

Upon approval of your loan, Lender will require that certain settlement services be performed. These services include, but are not limited to, title search, title examination, and closing. However, Lender may not require you to employ a particular attorney or title insurance company to perform the title search, title examination, or closing.

If you wish to select a particular attorney or title insurance company, you must notify the Lender within seven (7) days after submitting your loan application of the name and business address of your choice of attorney or title insurance company. The Lender has the right to reject the attorney or title insurance company you select for good cause within seven (7) days of the Lender's receipt of your selection.

Regardless of who performs these settlement services, the attorney or title insurance company may perform services related to the settlement for the benefit of the Lender and the Lender may require that you pay all or a portion of the cost of these services. Lender may not require you to pay for services unrelated to the closing that are performed by the Lender's attorney. If the fee for the Lender's attorney is greater than \$100, Lender will provide you with a detailed statement at or prior to closing of the services for which the fee is charged. A good faith estimate of the fee or fees for these services is disclosed on the Loan Estimate.

## ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

DocuSigned by:  
*Amita Prajapati*  
AMITA PRAJAPATI

8/11/2017 | 07:12:29 PDT

DATE



## FIRST TIME HOMEBUYER STATEMENT

Borrower(s): **Amita Prajapati**

Date: **August 10, 2017**

Loan Number: **000207810**

Property Address: **33 Methwold Court  
Owings Mills, MD 21117**

Lender/Broker: **TowneBank Mortgage**

Loan Originator: **Steve Brunett**

NMLS #: **512138**

NMLS #: **659199**

Pursuant to Md. TAX-PROPERTY Code Ann. § 13-203, I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOLLOWING STATEMENTS ARE TRUE TO THE BEST OF MY KNOWLEDGE, INFORMATION, AND BELIEF:

I/We, **Amita Prajapati**

am/are a Maryland First Time Homebuyer.

I/We have never owned, in the State of Maryland, residential real property that has been my principal residence.

I/We am/are the purchaser of the residential real property located at  
**33 Methwold Court  
Owings Mills, MD 21117**

("Subject Property").

I/We will occupy the Subject Property as my/our principal residence.

### ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

DocuSigned by:  
*Amita Prajapati*  
AMITA PRAJAPATI

8/11/2017 | 07:12:29 PDT

DATE



## TowneBank Mortgage

# Conventional Multiple Page Disclosure

**Date** 08/10/2017

**Applicants** Amita Prajapati

**Property** 33 Methwold Court  
Owings Mills, MD 21117

TowneBank Mortgage appreciates the opportunity to provide you with quality financial services. This Multi-Page Disclosure combines the various disclosures we are required to provide you at loan application. The disclosures applicable to your loan transaction, as determined at this time, are checked. Please ask questions if you do not understand any of the disclosures given below.

### Effective Term of this Multiple Page Disclosure

This Agreement will remain in effect until your loan has closed, TowneBank Mortgage issues you a letter of credit denial, or you notify TowneBank Mortgage you wish to withdraw your application. This Agreement is not a commitment to make your loan.

### Important Notice About Lock-Ins, Fees and Loan Processing

Purchasing or refinancing this home will probably be one of the largest financial transactions you will ever undertake. In view of this, we want to make sure you are aware of the information below regarding loan processing and lock-ins. It concerns the interest rate, discount points and origination fee at which your loan will close.

The interest rate and discount points offered by mortgage lenders fluctuate according to conditions in financial markets. TowneBank Mortgage may change the interest rates and discount points being offered as often as daily. You will have the option to close your loan "at market," which means you will be charged the interest rate and discount points applicable to your loan being offered by TowneBank Mortgage three business days prior to your scheduled loan closing (unless otherwise agreed between TowneBank Mortgage and you), or you may "lock in" your interest rate and discount points, which means the interest rate and discount points will be guaranteed for a specified lock-in term. If you have applied for an Adjustable Rate Mortgage (ARM) or a Balloon Mortgage, please refer to the Program Disclosure for specific details. Please see the Rate Lock Agreement for more information.

### Your Current Lock-In Status

As of the date you received this important notice, your interest rate and discount points were:

Not Locked-In or 'Floating' ☐ or Locked-In according to the terms reflected on your Rate Lock Agreement ☒

### TowneBank Mortgage Cannot Guarantee Your Closing Date

We will use our best efforts to process and close your loan efficiently and timely. However, we must rely on outside parties, including you, to provide the supporting exhibits for your application: appraisal, verifications of employment and bank deposits, etc. Since we cannot guarantee that outside parties will provide the exhibits timely, TowneBank Mortgage cannot guarantee that your loan will be processed, approved, or closed by a specific date. TowneBank Mortgage does not assume any liability for delays or the results of delays in the processing, approval, or closing of your loan. This includes any increased costs to you from processing delays resulting in the expiration of a favorable lock-in agreement. We estimate (but cannot guarantee) that the time required to process, approve, and have your loan ready for settlement will range from 30 to 60 days.



**Changes in Underwriting Guidelines While Your Loan is in Process**

TowneBank Mortgage will do everything possible to insure that you qualify for your loan according to current underwriting guidelines. We will keep you informed of any information that may adversely affect your ability to qualify. The underwriting guidelines established for your loan by private mortgage insurance companies, government insuring agencies, and the investor who will purchase your loan are subject to change without notice. If a change should occur while your application is in process (i.e. prior to when we notify you your loan has been approved) and your loan does not meet the changed underwriting guidelines, TowneBank Mortgage will have no obligation to close your loan or refund any fees that may have been received by us, except those that are refundable upon denial of your loan application.

**Intent to apply for Joint Credit**

If this is an application for joint credit, borrower and co-borrower each agree that we intend to apply for joint credit for this loan. In addition, both borrowers must sign the first page of the loan application at the top.

**Loan Quality Initiative**

As part of Lender's internal controls and processes to ensure that all of the debts of Borrower(s) incurred or closed up to and concurrent with the closing of the subject mortgage are disclosed on the final loan application and included in the qualification for the subject mortgage loan, Borrower(s) acknowledge(s) that Lender may request Borrower(s)' credit reports, including updated reports, at any time during the lending process, including closing, reviewing or auditing of the loan file.

**Notice of Periodic Audits**

TowneBank Mortgage conducts periodic audits of its mortgage loans in an attempt to maintain quality lending standards and to conform to the guidelines and regulations established by investors and governmental regulatory agencies. These audits are made on loans which are selected at random, all expenses of the audit are borne by the lender. If you are granted the loan for which you are applying, you hereby understand and agree that TowneBank Mortgage may re-verify the documents on which your loan approval was based. These documents include, but are not limited to: 1) re-verification of income; 2) re-verification of depository accounts; 3) re-verification of credit history; 4) re-verification of appraised value (which includes your permission for a review appraiser to gain access to your property, including home and other structures thereon, if your loan is selected for review); and 5) re-verification of signed application.

**Interest Only Loans**

**Applicable for Interest Only and Pay-Option ARM Programs:** I hereby acknowledge receipt of the Board of Governors of the Federal Reserve System publication entitled *Interest-Only Mortgage Payments and Payment-Option ARMs*

**For VHDA Loans Only**

You have applied for a VHDA loan to finance the property described above. You may choose to have your interest rate float or locked-in. A rate lock-in period of a minimum of sixty (60) days will be available. Your loan must close no later than the rate lock-in expiration date. Extensions to the lock-in period may be approved by VHDA upon payment of the applicable fees for the lock-in period extensions. You must authorize your Loan Originator to lock-in the interest rate. Rates are subject to change until the loan is locked-in. When authorized, your Loan Originator is responsible for locking your interest rate.

**For Maryland Properties Only**

***You must schedule your loan closing at least three days in advance.*** Under Maryland state law, TowneBank Mortgage is required to finalize your interest rate and discount points no later than 72 hours before your loan closing, even if you have not locked in your loan. Therefore, you must schedule your closing with our office no later than three business days prior to the day you wish to close.

**Virginia Deed of Trust Signature Requirement of Non-Ownning Spouse**

If you have a property in Virginia, your spouse's signature may be required on the Deed of Trust if 1) you are legally separated but not divorced at closing; or 2) you are married but your spouse is not a title holder. Please consult your closing attorney/agent for further explanation.



**Loan Estimate Acknowledgement and Identified Providers List**

This information is related to the integrated mortgage disclosure rule effective October 3, 2015. As part of your Loan Estimate, we are required to disclose when you are permitted to select a provider for a particular settlement service. You may select from our Identified Providers List or you may choose to shop and select one of your own. The estimate of charges for these particular services are reflected on your Loan Estimate and based on the listed providers we identified. Not all of these services will be required on your particular loan. Please refer to your Loan Estimate and contact your Loan officer for further information.

This Lender makes no guaranties, representations and/or warranties for the quality or completion of these services. Further, while this Lender may or may not have an affiliation with these identified companies (see your Affiliation Disclosure for more information regarding affiliate companies) we may not be held liable for any loss or damage arising from their use.

**With the signing of this Multi-Page Disclosure, you hereby acknowledge that you have received the Loan Estimate, Identified Providers List and Toolkit Booklet (Know before You Owe) within three (3) business days from the date of loan application, and intend to proceed.**

**Anti-Coercion Statement**

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

**Miscellaneous Disclosure**

The mortgage shall provide for equal monthly payments of one twelfth of the annual real estate taxes, hazard insurance premiums, municipal assessments, FHA mortgage insurance and private mortgage insurance, when applicable. I understand that payment of escrows is required on all government loans and on conventional loans with a loan to value ratio above 80%. If you are obtaining a conventional loan and the loan to value ratio is 80% or below you may have the option to waive payment of escrows; I understand that there may be a fee associated with the option to waive payment of escrows.

**HAZARD INSURANCE POLICY** from an acceptable company insuring the property is to be delivered to **TowneBank Mortgage** a minimum of TEN (10) DAYS prior to closing. PLEASE call your insurance company and give them the following MORTGAGEE clause:

**TowneBank Mortgage, Its Successors and/or Assigns as their interests may appear**

In the event the subject property is a condominium, a certificate of insurance is required in our office TEN days prior to closing. Additionally, on condominiums, in cases where the investor requires it, a copy of the MASTER FIRE POLICY must be received in our offices TEN (10) days prior to closing.

Compliance is necessary with VA/FHA/CONVENTIONAL/INVESTOR/PMI INSURANCE requirements as listed on the approval, appraisal and closing instructions.

**Borrower's Acknowledgement of Nonrefundable Private Mortgage Insurance**

If private mortgage insurance has been required by TowneBank Mortgage as a part of financing the mortgage loan, I am responsible for the cost of the insurance and understand that the amounts paid for the insurance are nonrefundable.

Private mortgage insurance premiums under this plan are nonrefundable during the initial term of the insurance. I understand that a credit or refund is not available regardless of the reason for prepayment cancellation – whether because of sale of the home, prepayment of the loan, default on the loan, or any other reason.



**Identity Verification**

**USA PATRIOT ACT Section 326 Customer Identification Program Notice** and Important Information About Procedures For Opening a New Loan:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a loan.

What this means for you: When you close a loan, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Right to Financial Privacy Act**

I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

**Consumer Privacy Notice**

The law requires that a Consumer Privacy Notice is provided to a consumer "initially" when making loan application and annually thereafter.

What this means for you: Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. The notice will allow you to opt out of any sharing. With the signing of this Multiple Page Disclosure, you hereby acknowledge that you have received a copy of the "Consumer Privacy Notice".

**List of Homeownership Counseling Certification**

With the signing of this Multiple Page Disclosure, you hereby acknowledge that you have received a "Housing Counselor Near You" list within three (3) business days from the date of loan application

**TowneBank Credit Enhancement Program Certification**

With the signing of this Multiple Page Disclosure, you hereby acknowledge that you have received the "TowneBank Credit Enhancement Program Disclosure."

**Equal Credit Opportunity Act (ECOA) Notice**

In accordance with the provisions of the Equal Credit Opportunity Act, as amended, effective March 23, 1977, TowneBank Mortgage is providing you with the following notices:

TowneBank Mortgage has in effect corporate policies expressly prohibiting discrimination in lending on the basis of Race, Color, Religion, National Origin, Sex, Marital Status, Age (provided applicant has the capacity to enter into a binding contract); and the fact that all or part of an applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Usage of courtesy title such as "Mr., Mrs., Miss or Ms." is optional and may be used by the lender if and only if you, the applicant, choose to do so.

If you the applicant receive any income from alimony, child support or separate maintenance payments, you need not reveal this income unless you want it considered in qualifying for the loan.

If, however, you, the applicant, are obligated to pay alimony, child support or separate maintenance payments, you must reveal this information because it is considered as any other debt.

Any information regarding Race, National Origin, Sex and Age is required by the Federal Government in order





to monitor compliance with the Equal Credit Opportunity Act.

#### **Fair Credit Reporting Act Disclosure**

The Fair Credit Reporting Act, which became effective April 25, 1971, requires us to advise each loan applicant:

An investigation will be made as to credit standing, character, and general reputation of individuals seeking credit.

The nature and scope of any investigation will be furnished to the individual concerned upon written request made within a reasonable timeframe.

In the event of denied credit due to an unfavorable consumer report, the applicant must be advised of the identity of the Consumer Reporting Agency making such report and of the individual's rights to request within sixty (60) days the reason for the adverse action, pursuant to provisions of Section 615(b) of the act.

#### **Notice of Furnishing Negative Information**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217: **We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

#### **Acknowledgment and Certification of Applicant(s)**

By my signature below, I (1) certify I have read the applicable disclosures; (2) certify I have correctly provided the requested information as applicable; (3) certify I understand the contents of these disclosures; (4) certify I have received a copy of this form in its entirety; and (5) provide the certifications referenced in the body of the document above.

**You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.**

**By signing below, you hereby acknowledge reading and understanding all the information disclosed above, and receiving a copy of this disclosure on the date indicated above.**

<small>DocuSigned by:</small>	
<i>Amita Prayapati</i>	
<small>813731828C7D470A...</small>	<small>8/11/2017   07:12:29 PDT</small>
_____ Signature	_____ Date
_____ Signature	_____ Date

#### **Lender Acknowledgment**

<small>DocuSigned by:</small>	
<i>Steve Brunett</i>	
<small>4F4C7BAA38F14AB...</small>	<small>8/10/2017   13:10:22 PDT</small>
_____ Steve Brunett Date	_____
<b>NMLSR# 659199</b>	

TowneBank Mortgage  
512138  
8825 Stanford Blvd Suite 310  
Columbia, MD 21045  
443-656-3386



# TowneBank Mortgage

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## DO'S AND DON'TS FOR YOUR LOAN PROCESS

While your loan is being processed there are certain “DO’S & DON’TS” which can have an effect on the outcome of your loan request. The following list will remain in effect not only until your loan has been approved, but until the loan is actually funded and recorded. In many instances your credit, income and assets must be re-verified after you have signed your final loan documents.

**We strongly suggest that you comply with the following lists.**

### DO NOT:

- 1) Quit your job or get another job unless it is in the same line of work and for equal or more money. Please call your loan officer if this should occur.
- 2) Allow anyone to make an inquiry on your credit report.
- 3) Purchase an automobile
- 4) Purchase any other real estate.
- 5) Co-sign for anyone else on any type of loan.
- 6) Apply for credit, take on additional debt or complete any other credit application.
- 7) Charge additional debt on any existing credit account that you have.
- 8) Start any home improvements that are not a condition of this loan.

### DO:

- 1) Keep all existing accounts current, such as; mortgages, car payments, and credit cards.
- 2) Make payments on all accounts on or before the due date, even if the account is being paid off with your new loan. If you have any problems making these payments, please contact your loan officer immediately.
- 3) Keep copies of all paycheck stubs, bank account or asset statements, along with any statements for bills being paid off through this loan.
- 4) Please contact us at any time if you have questions.

**“Building Lasting Relationships Through Exceptional Service”**

*8825 Stanford Blvd Suite 310<sup>o</sup> Columbia, MD 21045*



Dear Provider,

I/We will be financing a home with TowneBank Mortgage. Below please find all important loan information needed to provide an insurance binder or declarations page, along with your billing invoice on the listed property.

Owner's Full Name(s): Amita Prajapati

Property Address: 33 Methwold Court, Owings Mills MD, 21117

Loan Number: 000207810

Loan Amount: 192,000.00

Mortgagee Clause: **TowneBank Mortgage, ISAOA/ATIMA  
P.O. Box 961292  
Fort Worth, TX 76161-0292**

Closing Date: 09/29/2017

Escrows : Not Waived

Please don't hesitate to contact my mortgage loan officer on this file, Steve Brunett.  
Steve.Brunett@fitzgeraldfinancial.net 443-656-3386 should you have any questions or need additional information.

Thank you for your prompt attention.



## FACTS:

### WHAT DOES TOWNEBANK AND ITS FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and other employment information
- Account balances and transaction history
- Credit history and investment experience

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TowneBank and its family of companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TowneBank & its family of companies share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

#### To limit our sharing

- Visit us online: [townebank.com/optout](http://townebank.com/optout)
- Contact your hometown banker

**Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

Your hometown banker or Towne affiliated representative would be happy to answer questions about this Privacy Notice. For their direct contact information, call:

<b>TowneBank</b>	(844) 402-0002	<b>Towne Insurance</b>	(800) 486-4611
<b>Towne Investment Group/Towne Wealth Management</b>	(888) 249-2271	<b>Towne Benefits</b>	(855) 340-3873

*Mortgage Companies (for full listing see below under TowneBank Family of Companies):*

**Mortgage Privacy Hotline** (844) 292-8414



## Who we are:

### Who is providing this notice?

This notice is provided by certain specific companies in the TowneBank Corporate family as listed in the section below titled *TowneBank Family of Companies*.

## What we do:

### How does TowneBank and its family of companies protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files & buildings.

Our employees are also committed to safeguarding customer information and preventing its unauthorized access, disclosure, or use.

### How does TowneBank and its family of companies collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- apply for insurance, or use your credit or debit card
- seek advice about your investments

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions:

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

*Our affiliates include companies with a TowneBank/Towne name and other financial companies such as banks, mortgage companies, broker-dealers, insurance agencies; and, nonfinancial companies such as employee benefit companies, real estate agencies, property management companies, and title and escrow companies.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

*Nonaffiliates we share with can include government entities, credit bureaus, insurance companies, companies that perform marketing services on our behalf, and companies that assist in servicing your loan(s) or account(s) with us.*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

*Our joint marketing partners include investment and asset management services, personal insurance providers, credit card providers, and real estate service providers.*



## Other Important Information:

**Special Notice to California and Vermont Residents** – In accordance with applicable state privacy laws, we will treat accounts with California and Vermont mailing addresses as if you have elected to opt-out.

This notice applies to individual consumers who are customers or former customers. This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.

## TowneBank Family of Companies:

TowneBank of Currituck, TowneBank OBX, Towne Insurance Agency LLC, Towne Benefits, Towne Investment Group, Towne Wealth Management, TowneBank Mortgage, Towne Mortgage LLC, NewTowne Mortgage LLC, Towne Mortgage of the Carolinas LLC, SimonTowne Mortgage LLC, HomeSale Mortgage LLC, Coastal Home Mortgage Co., LLC, Towne Center Mortgage LLC, FitzGerald Financial Group, Advance Financial Group LLC, Towne First Mortgage LLC, Towne 1031 Exchange LLC, and Virginia Home Title & Settlements.



## RATE LOCK AGREEMENT

**Borrower Lock-In Date: 08/10/2017**

**Program: Conforming 30 Yr Fixed**

**Term: 360**

**Sales Price: \$240,000.00**

**Loan Amount: \$192,000.00**

**Applicant(s): Amita Prajapati**

**Current Address: 9010 Town and Country Blvd Apt E  
Ellicott City, MD 21043**

**Property Address: 33 Methwold Court  
Owings Mills, MD 21117**

**Purchase/Refinance: Purchase**

**Occupancy Status: Primary Residence**

**Property Type: Attached**

This Agreement is made by and between TowneBank Mortgage ("lender") and the Applicant(s) (sometimes referred to in this Agreement as "you" or "Applicant").

This Agreement is made for the purpose of providing protection to the Applicant against increases in interest rates and discount points during the time the Applicant's loan application is being processed, but not beyond the Expiration Date.

This Agreement shall be binding on both parties and shall expire at 5:00 p.m. (local time at lenders office) on 09/11/2017 (the "Expiration Date").

**The application for the requested mortgage loan is being locked *SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:***

1. I understand that I am locking in a **Conventional** loan.
2. I understand that I am locking in a(n) **Fixed** Mortgage.
3. I understand that my loan **does not** have an interest only feature.
4. If your loan application is approved and your loan closes and is fully disbursed by the Expiration Date, the interest rate on your loan will be **3.875%** (this is the note rate not the APR). The Discount Point(s) charged for this interest rate is (are) N/A% or \$N/A and will be due at closing. This is in addition to an origination fee of \$0.00 which will be payable at closing along with all other closing costs.
5. If you have chosen to utilize a lender credit\*, the interest rate on your loan will be 3.875% (this is the note rate not the APR). The Lender Credit of % or \$ N/A will be applied to closing costs. This is in addition to an origination fee of \$0.00 that will be payable at closing along with all other closing costs.
6. If you have chosen a mortgage with a temporary buydown feature, the interest rate on your loan will be N/A% for the first 12 payments; N/A % for payments 13-24 and 3.875% for the remaining term of the loan.
7. If you are obtaining Grant Funds as subordinate financing, the terms and conditions pertaining to the Grant(s) will be provided to you from the Grant Administrator.
8. If your loan application is also for a subordinate lien (VHDA FHA Plus loan; NCHFA DAP; etc.), the rate locked on the second mortgage is a Fixed Rate Mortgage. The interest rate on the VHDA FHA Plus second mortgage will be N/A % for a term of 360 months. Consult your initial disclosures and note for interest rate on all other second mortgages. Your second mortgage loan amount will be \$N/A.
9. If you have chosen an Adjustable Rate Mortgage (ARM) the maximum initial adjustment will be N/A % the annual adjustment cap thereafter will be N/A % and the lifetime cap will be N/A %, subject to adjustment every Twelve (12) months. The margin is N/A %. This Adjustable Rate Mortgage (ARM) loan IS NOT convertible to a fixed rate loan.



Special features of this Adjustable Rate Mortgage (ARM) will be furnished in a separate disclosure. At no time will your interest rate be less than 3.875%.

10. This lock is based on a composite credit score of 795. A composite credit score is the lowest middle score of all borrowers on the loan application.

\*A lender credit tied to the rate lock may provide an interest rate (above the interest rate available at no cost or discount points) that enable the lender to pay all or a portion of the settlement costs on behalf of the borrower(s).

If your loan does not close for any reason on or before the Expiration Date of this Agreement, your interest rate and discount points will be at the current market rate or the original agreed upon rate, whichever is greater.

**IF ANY TERMS OF YOUR FINANCING CHANGE SIGNIFICANTLY (i.e., a 10% or more change in loan amount; change in loan-to-value ratio; changes in credit scores; changes in property type; change to purpose of loan; or a change to occupancy type) THE LOCK-IN TERMS MAY BE AFFECTED. IN THIS INSTANCE, CONTACT YOUR LOAN OFFICER AND CONFIRM ANY CHANGES TO YOUR LOCK-IN TERMS.**

**THIS DOCUMENT IS NOT A NOTICE OF LOAN APPROVAL OR A COMMITMENT TO EXTEND CREDIT.**

<small>DocuSigned by:</small> <i>Amita Prayapati</i> <small>543794B28C7D4AA...</small>		<small>8/11/2017   07:12:29 PDT</small>	
Borrower	Date	Borrower	Date
<small>DocuSigned by:</small> <i>Steve Brunett</i> <small>4F4C7BAA38F14AB...</small>		<small>8/10/2017   13:10:22 PDT</small>	
Steve Brunett / Loan Officer			





**TowneBank Mortgage**

**SETTLEMENT AGENT RISK DISCLOSURE/RIGHT TO CHOOSE CLOSING AGENT**

TO: Amita Prajapati

PROPERTY: 33 Methwold Court  
Owings Mills, MD 21117

This is to inform you of TowneBank Mortgage compliance with the regulations set forth by the Consumer Financial Protection Bureau (CFPB) requiring us to screen and monitor the settlement agents who have access to your mortgage proceeds and personal and financial information in connection with the closing of your mortgage loan.


In order to protect you from potential fraud, identity theft and loss of funds, we require settlement agents who handle your mortgage proceeds and loan documents, including your personal information, to undergo a background check and ongoing risk monitoring.

**While you have the right to choose your own Closing Agent to conduct your loan closing;** we reserve the right to deny any person or entity access to the mortgage proceeds and loan documents failing to meet the independent risk screening evaluation standards. As a result, this may require you to retain or permit another person or entity to handle the responsibilities of closing your loan.

In an effort to uphold your closing timeframe, a list of local Settlement Agents which meet the independent risk screening evaluation will be available. A list of settlement service providers will be disclosed to you with the Loan Estimate for any third party service that you may shop for; this information is provided to you on an *Identified Providers List* addendum to the Loan Estimate.

The cost estimates for all of these services are disclosed to you on your Loan Estimate and are based on charges of the designated providers. A business relationship exists between and the required providers listed on the Closing Disclosure in that we have used their services within the last 12 months

If you choose to use an agent outside of these list, please let your loan officer know by indicating the name, address, and phone number of the agent you choose. Should you have any questions about this policy, please contact your loan representative.

DocuSigned by:  
  
8/11/2017 | 07:12:29 PDT  
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Borrower

\_\_\_\_\_  
Borrower

