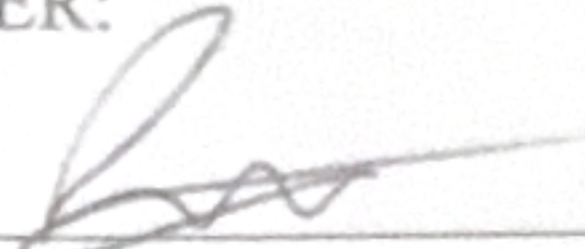


CONTRACT CERTIFICATION

Settlement Date: June 30, 2026
Property Address: 120 S Durham Street, Baltimore, MD 21231
Buyer/Borrowers: David John Ramos
Seller: Dahan Chen and Cynthia Chen
File Number: 26-8920

The undersigned hereby certify that the terms of the agreement of sale dated 6/4/26, are true and that the terms of said agreement have been met to satisfaction of all parties

BUYER:



David John Ramos

Dated: June 30, 2026