[Check the appropriate box] ☒ DPA only
☐ DPA with Partner Match Program
☐ Partner Match Program

DPA Loan No: 986502020442

DOWN PAYMENT ASSISTANCE (DPA) NOTE

July 28, 20 26
[Date]

5 N EAST AVE BALTIMORE, MD 21224
[Property Address- the "Property"]

FOR VALUE RECEIVED, BRANDON M. RIVERA ____________ (whether one or more, the "Borrower"), jointly and severally, promise to pay to THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT OF THE STATE OF MARYLAND (the "Lender"), or order, having its principal office at 7800 Harkins Road, Lanham, MD 20706, or any other place that the holder of this Note (the "Holder") may designate in writing, the principal sum of Twelve thousand two hundred seventy three Dollars (U.S. $ 12,273.00) (the "Loan"). There will be no interest charged on the Loan.

Payment of principal shall be deferred until the first to occur of the following: (i) August 01, 20 56 (the "Maturity Date"); (ii) prepayment of Borrower's first mortgage loan; (iii) the sale or other transfer of Borrower's home or any interest therein; or (iv) a default under this Note, the Deed of Trust or any other document executed by Borrower in connection with the Loan. At that time, the entire principal balance of the Loan will be due.

The Borrower shall repay the Loan in lawful money of the United States of America to the Lender at its principal place of business stated above or any other place that the Holder, or its loan servicer, shall designate in writing.

The Borrower shall also pay costs of collection, including a reasonable attorney's fee if this Note is referred to any attorney for collection after default.

The Borrower may prepay this Note in part or in whole at any time without incurring any prepayment penalty.

If the Borrower fails to make any payment under this Note when due, or upon any other event of default under any covenant or provision of this Note or the Deed of Trust, the entire unpaid principal amount plus accrued interest (if any) shall at once become due and payable without notice, at the option of the Lender. Failure of the Lender to exercise this option shall not constitute a waiver of the right to exercise the option in the event of any subsequent default. If suit is brought to collect any amount due under this Note or the Deed of Trust, the Holder may