



February 3, 2021

Columbia Community Land Trust  
Attn: Randy Cole  
500 E. Walnut Suite 103  
Columbia, MO 65201

To Members of the Board of Directors:

In response to the CCLT's request for purchase financing terms for 19 Third Avenue, Columbia, Missouri, Providence Bank is pleased to provide the following commitment:

<b>Total amount of financing approved for the home:</b>	\$113,000 (100% of cost)
<b>Interest rate:</b>	1.99% fixed
<b>Origination fees:</b>	\$0
<b>Payment terms:</b>	6 months term loan Interest only due monthly No penalty for early prepayment Principal & Interest due at maturity
<b>Security collateral:</b>	1 <sup>st</sup> Deed of Trust Mortgage
<b>Verification that closing can be completed on 3/22/21:</b>	Yes, closing can be completed by 3/22/2021

Thank you and please contact me directly with questions.

Sincere Regards,

A handwritten signature in blue ink, appearing to read "Eric R. Morrison".

Eric R. Morrison  
President – Mid Missouri Region