

## PREPAYMENT ADDENDUM TO NOTE

LOAN NO. 151719008

THIS PREPAYMENT ADDENDUM TO NOTE is made on 09/14/2015 and is incorporated into and shall be deemed to amend and supplement the Note made by the undersigned (the Borrower) in favor of Sterling Bank & Trust F.S.B. and is dated as of even date herewith (the Note).

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Note, Borrower and Lender further covenants and agree as follows:

### 1. PREPAYMENT PENALTY

If within the first 5 year(s) from the date of execution of the Security Instrument I make a full Prepayment and in certain cases a partial prepayment, I will at the same time pay to the Note Holder a prepayment charge. The prepayment charge will be equal to five percent (5%) on the amount of any prepayment within the first twelve months, four percent (4%) on the amount of any prepayment between months 13 through 24, three percent (3%) between months 25 through 36, two percent (2%) between months 37 through 48, one percent (1%) between months 49 through 60, when added to all other amounts prepaid during the 60 month period immediately preceding the date of the prepayment, exceeds eighty percent (80%) of the original principal amount of the Note.

If a law, which applies to this loan and which sets a maximum prepayment charge of prohibits prepayment charges, is finally interpreted so that the prepayment charge to be collected in connection with this loan exceeds the permitted limits, then (i) any such prepayment charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, or (ii) if the prepayment charge is prohibited, no prepayment charge will be assessed or collected.

If the loan is paid off within the first five (5) years of the note date, the prepayment penalty will be waived if the borrower refinances with Sterling Bank & Trust or the borrower sells the property and the new buyers refinance with Sterling Bank & Trust.

BY SIGNED BELOW, Borrower accepts and agrees to the terms and covenants contained in the Prepayment Rider.

*Ta Wei Jao* by *Mei Ling Chen* 9/15/15  
Date *Attorney in fact*

*Mei Ling Chen* 9/15/15  
Date

Date

Date