

**NOTE ADDENDUM
PREPAYMENT PENALTY**

NOTICE TO THE BORROWER

Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for prepayment in the loan agreement.

This Note Addendum is incorporated into and shall be deemed amend and supplement the Adjustable Rate Note or Fixed Rate Note, as applicable ("Note") of the same date executed by the undersigned and payable to Equity Now Inc. (the "Lender"). The Note is secured by Mortgage or Deed of Trust, Security Deed or other comparable security instrument (the "Security Instrument"), covering the property (the "Property") described in the Security Instrument located at:

Property Address

The section of the Note entitled "BORROWER'S RIGHT TO PREPAY" or alternatively "BORROWER'S PAYMENTS BEFORE THEY ARE DUE," is hereby deleted in its entirety and replaced with the following language:

BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHANGE

If any prepayment is made within TWELVE (12) months from the date of the Note, there shall be a prepayment penalty equal to five (5%) percent of the principal so prepaid.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED:

Date

Date

- **Prepayment penalty**

In the first year after the loan is closed, the borrower is discouraged from making any additional payments toward principal. For every \$100 paid extra toward principal in the first year, the borrower must pay \$105. Prepayment penalties are often more complex than this; for example, a borrower might have to pay six months' interest on any amount prepaid that is in excess of 20 percent of the original principal amount. A borrower might have to hire an accountant to determine if a prepayment penalty is figured correctly.

Prepayment Penalty Clause Sample

R Bogdan



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Negotiating and Drafting Contract Boilerplate Tina L. Stark, 2003 This resource serves to educate lawyers and business professionals on how to draft the many types of boilerplate provisions a legal term that refers to the standardized one size fits all provisions of a contract Each chapter tackles one of 20 provisions and analyzes why it is important the key legal and business issues raised and how to draft the provision to suit a particular transaction Such analysis not only helps readers better understand how to draft these provisions in their contracts but also helps them better understand the other party's process

Real Estate Closing Costs: Settlement performance evaluation, 1980 *Real Estate Closing Costs*, 1980 Principles of California Real Estate Kathryn J. Haupt, David L. Rockwell, 2006 A Practical Guide to Mortgages and Liens David A. Schmudde, 2004 The book is designed to be a practical aid for lawyers dealing with all forms of encumbrances on real property Essentials of Real Estate Finance David Sirota, 2003 70 000 real estate professionals have been trained by Essentials of Real Estate Finance This text is a practical resource of finance information that agents can refer to and depend on in their day to day business It provides comprehensive coverage of real estate concepts as well as a detailed overview of the industry Essentials of Real Estate Finance can help students pass their exams assist professionals advising clients or help buyers understand what finance options are available

The Complete Guide to Real Estate Finance for Investment Properties Steve Berges, 2011-01-06 This practical real world guide gives investors all the tools they need to make wise decisions when weighing the value and potential of investment properties Written for old pros as well as novice investors this friendly straightforward guide walks readers step by step through every stage of property analysis Whether you're buying or selling investing in big commercial properties or single family rentals you'll find expert guidance and handy resources on every aspect of real estate finance including Proven effective valuation techniques Finance tips for all different kinds of property How various financing strategies affect investments Structuring financial instruments including leverage debt equity and partnerships Measurements and ratios for investment performance including capitalization rates and gross rent multiplier ratios Future and present value analysis How the appraisal process works Primary appraisal methods replacement cost sales comparison and income capitalization and how to know which one to use How to understand financial statements including income balance and cash flow Case studies for single family rentals multifamily conversions apartment complexes and commercial office space A detailed glossary of important real estate terminology

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 2018 CFR e-Book Title 12, Banks and Banking, Parts 1026-1099 Office of The Federal Register,2018-01-01 Title 12
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