

**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 CHARGE

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.

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Marine Corps Institute (U.S.)



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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

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 Real Estate Closing Costs: Settlement performance evaluation, 1980

The Language of Real Estate John W. Reilly, 2000 From abandonment to zoning and over 2 800 terms in between The Language of Real Estate has every term that real estate professionals need this industry best seller is a must have for all students practitioners and educators Highlights include Appendix boasts over 350 commonly used abbreviations Subject classification index lists terms by topic Spanish key terms help both ESL students and those who will be working with ESL customers Personal Finance Marine Corps Institute (U.S.), 1985 **Real Estate Closing Costs**, 1980

Principles of California Real Estate Kathryn J. Haupt, David L. Rockwell, 2006 **Code of Federal Regulations**, 2013 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of Jan with ancillaries

Applying the Arm's Length Principle to Intra-group Financial Transactions Robert Danon, Vikram Chand, Guglielmo Maisto, Amanda Pletz, 2023-08-29 It is well known that intercompany financing arrangements have become increasingly subject to scrutiny in contexts of applying transfer pricing and anti tax avoidance related rules With contributions by more than 50 leading global transfer pricing and international tax experts from law firms multinational enterprises academia and tax administrations this book provides unparalleled insights into the application of the Arm's Length Principle to different types of financial transactions application of anti avoidance rules to various intra group financial arrangements as well as the business value creation process and the dispute management landscape that underlie intra group financial transactions With in depth analysis of the legislation and market developments that fuel the diverse range of financing options available to market participants and loaded with practical examples and case studies that cover the legal and economic considerations that arise when analysing intra group finance the contributors examine such topics and issues as the following national anti abuse rules applicable to financial transactions tax treaty issues role of credit ratings and impact of implicit support loans cash pooling financial guarantees transfer pricing aspects of performance guarantees

mezzanine financing considerations for crypto financing impact of crises situations such as COVID 19 how treasury operations can be structured in a group and the decision making process involved how hedges offset or mitigate risks how to apply the arm's length principle to factoring and captive insurance transactions comparability analysis for various transactions special considerations for transactions carried out by a permanent establishment EU state aid and its interaction with transfer pricing rules dispute prevention and resolution tools under the OECD UN and EU frameworks and developing countries perspectives focusing on Brazil India and South Africa Given the challenges facing taxpayers and tax authorities alike this book will prove an immeasurably valuable reference guide to support tax practitioners tax administrations and tax scholars in developing standards and policies in dealing with intra group financing issues **Financing Residential Real Estate** Megan Dorsey, David L. Rockwell, 2005

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