

BASS FINANCIAL CORPORATION

BASS FINANCIAL CORP. 191 WAUKEGAN ROAD SUITE # 105, NORTHFIELD, IL 60093 847-501-3400 fax 847-501-3401

Prepayment Penalty Disclosure

I/We hereby acknowledge that if my/our loan application is approved by the Lender, the loan documents (rider attached to the note) will include a Prepayment Penalty as Follows:

- (A) If amount of such prepayment paid during any twelve month period shall Exceed twenty percent (20%) of the original sum, the Lender shall have the right to collect from the Maker up to 6 months of interest of 3% of the original loan amount (depending on the lender) on such amounts prepaid which exceed twenty percent (20%) of the original principal sum. A twelve-month period begins on the month and day of the Note.**

- (B) After 3 years (3) from the date of the aforementioned Note, any amount May be prepaid without an additional interest charge.**

I/We understand and acknowledge receipt of this prepayment penalty notice.

APPLICANT

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