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|  | **Prepayment Provision Rider** |

This Rider made as of            ,      , is incorporated into and amends and supplements the attached Commercial Note

of the same date in the amount of $      (the “Note”) of the undersigned (the “Borrower”) payable to Truist Bank (“Bank”). In addition to the covenants and agreements made in the Note, Borrower and Bank agree that the following terms and conditions shall apply.

**Prepayment Provision**

Upon two Business Days’ prior written notice to Bank, the Borrower may prepay amounts owing under the Note at any time and from time to time. Such prepayment notice shall specify the amount of the prepayment which is to be applied. In the event of prepayment, the Borrower may be required to pay Bank an additional fee (a prepayment charge) determined in the manner provided below, to compensate Bank for all losses, costs and expenses incurred in connection with such prepayment.

[ ]  The fee shall be equal to the present value of the difference between (1) the amount that would have been realized by Bank on the prepaid amount for the remaining term of the loan at the rate for fixed-rate payers in U.S. Dollar interest rate swaps as quoted by Bloomberg (the “Swap Rate”) for a term corresponding to the term of the Note, interpolated to the nearest month, if necessary, that was in effect three Business Days prior to the origination date of the Note and (2) the amount that would be realized by Bank by reinvesting such prepaid funds for the remaining term of the loan at the Swap Rate for fixed-rate payers in U.S. Dollar interest rate swaps, interpolated to the nearest month, that was in effect three Business Days prior to the loan repayment date; both discounted at the same interest rate utilized in determining the applicable amount in (2). Should the present value have no value or a negative value, the Borrower may repay with no additional fee. Should Bloomberg no longer release rates for fixed-rate payers in U.S. Dollar interest rate swaps, Bank may substitute the Bloomberg index for rates for fixed-payers in U.S. Dollar interest rate swaps with another similar index as determined by Bank. Bank shall provide the Borrower with a written statement explaining the calculation of the premium due, which statement shall, in absence of manifest error, be conclusive and binding.

[ ]  The fee shall be equal to:

Partial prepayments may be made subject to a prepayment charge based upon the same calculation methodology described above. Any partial prepayment shall be applied to installments of principal in the inverse order of maturity and shall not postpone the due dates of, or relieve the amounts of, any scheduled installment payments due hereunder. Any amounts repaid hereunder may not be re-borrowed. For purposes of this Rider, the term Business Day shall mean any day other than a Saturday or Sunday or other day on which Bank is authorized or required to close.

Individual signature(s) Non-Individual signature

 (Seal*)*

Borrower Signature Borrower

      By:

Name, printed or typed

 Name and title, printed or typed

 (Seal*)*

Borrower Signature

Name, printed or typed