

PREPAYMENT RIDER

Loan Number: CA Prepayment Test File

Date: APRIL 6, 2018

Borrower(s): Richard D SAMPLE

THIS PREPAYMENT RIDER (the "Rider") is made this 6th day of APRIL, 2018, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure repayment of Borrower's promissory note (the "Note") in favor of CITADEL SERVICING CORPORATION ("Lender").

The Security Instrument encumbers the Property more specifically described in the Security Instrument and located at:

6940 Tourmaline Place, Carlsbad, California 92009
[Property Address]

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

A. PREPAYMENT CHARGE

The Note provides for the payment of a prepayment charge as follows:

. BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under the Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to those changes.

If the Note provides for changes in the interest rate, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

If within TWENTY-FOUR (24) months following the date the loan was made I make a full Prepayment, or partial Prepayments within any 12-month period which exceed 20 percent of the original balance, I will pay a Prepayment charge in an amount determined as follows:

(a) TWO percent (2.000 %) of the Principal loan amount remaining on the day of Prepayment, if Prepayment is made within the first twelve-month period immediately following the date the loan was made;



(b) ONE percent (1.000 %) of the Principal loan amount remaining on the day of Prepayment, if Prepayment is made within the second twelve-month period following the date the loan was made.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Rider.

Richard D SAMPLE

(Seal)
-Borrower

