



LINE OF CREDIT NOTE

June 8, 2016

\$90,000.00

Boston, Massachusetts

For value received, the undersigned FIRST DENTAL AT STATION LANDSNG, LLC, a Massachusetts limited liability company, with an address of 8 Earhart Landing, Medford, Massachusetts 02155 (the "Borrower"), promises to pay to the order of Citizens Bank, N.A., a national banking association with an address of 28 State Street, Boston, Massachusetts 02109 (together with its successors and assigns, the "Bank"), the principal amount of Ninety Thousand Dollars and Zero Cents '7' (\$90,000.00), or, if less, such amount as may be the aggregate unpaid principal amount of all loans or advances made by the Bank to the Borrower pursuant hereto, on or before June 8, 2026 (the "Maturity Date"), as set forth below, together with interest from the date hereof on the unpaid principal balance from time to time **outstanding until** paid in full. **Until** the Conversion Date (as hereinafter defined), the aggregate principal balance **outstanding** shall bear interest thereon at a per annum rate equal to One and One-half Percent (1.50%) above the Prime Rate (as hereinafter defined). Effective on the Conversion Date, the interest rate payable on the aggregate principal balance **outstanding** shall be adjusted to a fixed rate (the "Fixed Rate") equal to Four and One-half Percent (4.50%) per annum. 7

This Note evidences a line of credit for the purpose of financing the cost of leasehold improvements to the Borrower's current place of business. For Funded Leasehold improvements, advances shall be limited to a maximum of 100% of the invoices evidencing the total cost of the leasehold improvements, acceptable to the Bank in its sole discretion, based upon invoices or other evidence acceptable to the Bank.

Advances may be made from time to time until September 8, 2016 (the "Conversion Date") within the limits of time and amount set forth above and subject to the terms and conditions set forth herein and in the other loan and security documents executed in connection herewith, Borrower may borrow one or more advances hereunder provided, however, that amounts repaid may not be re-borrowed. 8

Prior to the Conversion Date, Interest on the **outstanding** principal balance shall be due and payable in arrears monthly commencing the month following the date of the first advance on the 8th day of each month. After the Conversion Date, this Note shall be repaid in equal installments comprised of principal and interest (calculated by the Bank in the Bank's sole discretion at the then applicable rate) based upon a 9 year 9 month amortization period commencing on the Conversion Date. except that the last installment shall be due and payable on the Maturity Date and shall be in an amount equal to the aggregate **outstanding** balance on the Maturity Date. 9

Prime Rate means the rate per annum from time to time established by the Bank as the Prime Rate and made available by the Bank at its main office or, in the discretion of the Bank, the base, reference or other rate then designated by the Bank for general commercial loan reference purposes, it being understood that such rate is a reference rate, not necessarily the lowest, established from time to time, which serves as the basis upon which effective interest rates are calculated for loans making reference thereto.

Prior to the Conversion Date, the effective interest rate applicable to the Borrower's loans evidenced hereby shall change on the date of each change in the Prime Rate.

This Note is secured by all collateral granted to the Bank by the Borrower or any endorser or guarantor hereof or by any other party and shall be secured by any additional collateral hereafter granted to the Bank by the Borrower or any endorser or guarantor hereof or by any other party.