

EARLY PAYOFF PENALTY

In the event that the borrower(s) prepay the entire balance of Borrower's loan and indebtedness arranged and procured under the **"no point, no fee"** or **"no point"** loan programs **within six (6) months** of the date of the funding such loan, the borrower agrees to pay, as consideration for acceptance of such early payoff, the mortgage broker's points and non recurring closing costs to the mortgage broker arranging such loan at the time of the payoff of such loan.

Borrower Date

Borrower Date

Borrower Date

Borrower Date



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