

Interest thereon shall at once become due and payable at the

at Deudor, la suma total de principal pendiente de pago e intereses

postpone the due date of any subsequent monthly installments or

change the amount of such installments, unless the Note Holder

shall otherwise agree in writing. If, within five years from the

date of this Note, any prepayment is made in any

twelve month period beginning with the date of this note or

anniversary dates thereof ("loan year") with money lent

by a lender other than the holder hereof, the Borrower

shall pay the holder hereof (a) during the first loan year

three (3%) per cent of the prepaid amount (b) during the second and

loan years two (2%) per cent of the prepaid amount, and (c)

during the fourth and fifth loan years one (1%) per cent of the

prepaid amount.

The above prepayment penalty will not be enforced if this Note is

sold by the holder hereof to The Federal Home Loan Mortgage

Corporation (FREDDIE-MAC), or the Federal National Mortgage

Association" (FANNIE-MAE).

---Presentment, notice of dishonor, and protest are hereby---

waived by all makers, sureties, guarantors and endorsers hereof.

This Note shall be the joint and several obligation of all

makers, sureties, guarantors and endorsers, and shall be binding

upon them and their heirs, personal representatives, successors

Hector A. Sastre Bou
Abogado & Notario

