

10) The Index

Any changes in my rate of interest will be based on changes in the Index. The "Index" is the weekly nation average rate on United States Treasury bills with a maturity of 6 months, as made available by the Federal Reserve Board. The most recently available Index figure as of the date 45 days before each Interest Change Date is called the "Current Index." As at the date hereof, the Current Index is **8.84%**.

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

11) Calculation of Interest Rate Changes

Before each Interest Change Date, the Note Holder will calculate my new rate of interest by adding **3.535** percentage points to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new rate of interest until the next Interest Change Date.

(B) Interest After Default

The rate of interest required by this Section 2 is the rate I will owe both before and after any default described in Section 10(B) of the Note.

3. CALCULATION OF PAYMENTS DUE EACH MONTH

The Note Holder will calculate my Full Payment Amount annually as set forth in Section 5. The "Full Payment Amount" is the amount of the monthly payment that would be sufficient to repay the amount I originally borrowed, or the unpaid principal balance of my loan as of every other Interest Change Date, in full at the rate of interest I am required to pay by Sections 2(A) and 2(C). I agree to substantially equal payments on October 1, 2013 which is called the "maturity date." Beginning on the date of this Note, my first Full Payment Amount will be U.S. \$ **601.76** until the first Interest Change Date. Before every other Interest Change Date, the Note Holder will calculate the new Full Payment Amount which I will owe each month beginning on the first monthly payment date after such Interest Change Date.

The Full Payment Amount I owe may be more or less than the amount I am required to pay each month. Section 5 below states the amount of my monthly payment and how it will change. Section 7 describes how my unpaid principal balance will change if the amount of my monthly payment and the Full Payment Amount are different.

4. TIME AND PLACE OF PAYMENTS

I will pay principal and interest by making payments every month. My monthly payments will be applied to interest before principal.

I will make my monthly payments on the first day of each month beginning on November 1, 2013. I will make these payments every month until I have paid all the principal and interest and any other charges described below that I may owe under this Note. If I still owe amounts under this Note on the maturity date, I will pay those amounts in full on that date. Those amounts could be greater than the amount of my last monthly payment before the maturity date.

I will make my monthly payments at Post Office Box 4130 Jacksonville, Florida 32231 or a different place if required by the Note Holder.

B O I O

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