

## SCHEDULE 2

### Part I

#### Terms of Loans

8. The borrower can at any time prepay any or all of the loan without penalty. If he wants to repay the loan in full he can ask the lender for a written statement telling him the exact amount he needs to repay. If he makes a prepayment of part of the loan the lender will not change the borrower's monthly repayment amount until the September which follows the prepayment.