

amount equal to 1.75% of the original Principal amount. I will pay this Prepayment Penalty regardless of whether I sell the Property or refinance the loan with the same Lender or Note Holder.

This 150 DAY PREPAYMENT PENALTY ADDENDUM does not change or modify any other prepayment penalty addenda or prepayment riders that have been executed by you. This Addendum, if applicable, is an additional prepayment penalty.

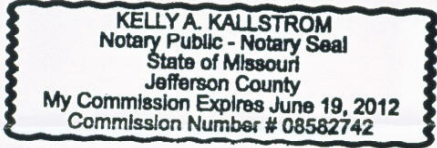
Do not sign this Prepayment Addendum before you read it. This document provides for the payment of a charge if you wish to repay the loan prior to the date provided for repayment.

BY SIGNING BELOW, you accept and agree to the terms and covenants contained in this Addendum.

Jaime Hardcastle 12-18-08
JAIME HARDCASTLE - Date -
Robert Hardcastle 12/18/08
ROBERT HARDCASTLE - Date -

STATE OF Missouri
COUNTY OF St. Louis

This instrument was acknowledged before me on 12/18/08 by
Jamie Hardcastle and Robert Hardcastle



Kelly A. Kallstrom
Notary Public
My Commission Expires: