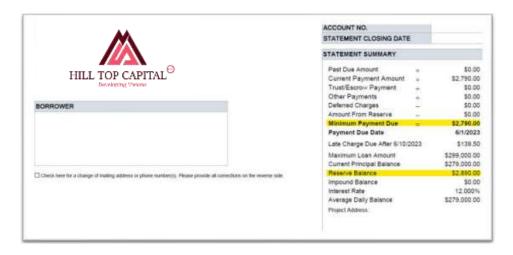


Determining Prepaid Interest Reserve Balance

As per terms agreed upon at closing, and provided that no Event of Default has occurred, Hill Top Capital LLC will apply Prepaid Interest Reserve funds towards monthly payments as the same become due. Once the Prepaid Interest Reserve is depleted, it is your responsibility to begin paying total amounts due out-of pocket. If your loan number ends in "ND":



- The Prepaid Interest Reserve balance is reflected as **Reserve Balance**.
- You are obligated to remit payment when the Reserve Balance is <u>less than</u> the Minimum Payment Due.

If your loan number does not end in "ND":



- The Prepaid Interest Reserve balance is reflected as Reserve Balance.
- You are obligated to remit payment when the Reserve Balance is <u>less than</u> the Total Amount Due.

Kindly note the following:

It is your responsibility to review monthly billing statements and monitor your Reserve Balance. There may be circumstances where the Reserve Balance is not enough to cover the full Minimum Payment/Total Amount Due (collectively referred to as "Amount Due"). You need only remit the difference between the Amount Due and Reserve Balance to satisfy the current month payment. After this occurs your reserve balance will be depleted, and you will need to pay the full Amount Due each month.