

| Monthly repayment schedule | Installment due date--Missed payments | | | | | Separate monthly maximum penalty charges | |
|------------------------------|---------------------------------------|---------|---------|---------|---------|--|-------|
| | Jan. 2 | Feb. 2 | Mar. 2 | Apr. 2 | May 2 | June 2 | |
| 1st Past due installment | \$1 |  | ..... | ..... | ..... | ..... | \$1 |
| 2nd Past due installment | ..... | \$1+\$2 | ..... | ..... | ..... | ..... | 3 |
| 3rd Past due installment | ..... | ..... | \$3+\$2 | ..... | ..... | ..... | 5 |
| 4th Past due installment | ..... | ..... | ..... | \$5+\$2 | ..... | ..... | 7 |
| 5th Past due installment | ..... | ..... | ..... | ..... | \$7+\$2 | ..... | 9 |
| 6th Past due installment | ..... | ..... | ..... | ..... | ..... | \$9+\$2 | 11 |
| Cumulative maximum subtotals | 1 | 4 | 9 | 16 | 25 | 36 | ..... |

| Bimonthly repayment schedule | Installment due dates--Missed payments | | | Separate bimonthly maximum penalty charges | |
|------------------------------|--|---------|---------|--|-------|
| | Jan. 2 | Mar. 2 | May 2 | | |
| 1st Past due installment | \$3 | ..... | ..... |  | \$3 |
| 2nd Past due installment | ..... | \$3+\$3 | ..... |  | 6 |
| 3rd Past due installment | ..... | ..... | \$6+\$3 | | 9 |
| Cumulative maximum subtotals | 3 | 9 | 18 |  | ..... |

| Quarterly repayment schedule | Installment due dates--Missed payments | | Separate quarterly maximum penalty charges | |
|------------------------------|--|---------|--|-------|
| | Jan. 2 | Apr. 2 | | |
| 1st Past due installment | \$6 | ..... |  | \$6 |
| 2nd Past due installment | ..... | \$6+\$6 | | 12 |
| Cumulative maximum subtotals | 6 | 18 |  | ..... |