

9731 Magnolia Ave.
Riverside, CA 92503

**MISSION CAREER COLLEGE
RIVERSIDE / SAN BERNARDINO CAMPUS
ENROLLMENT AGREEMENT**

2211 Hunts Lane
Suite Q&R
San Bernardino, CA 92408

NAME: _____ DATE: 01/02/2019
Last First MI

STREET ADDRESS: 791 MONTAGUE DR CORONA CA 92879
Street City State Zip

TELEPHONE: _____ SSN: _____ DATE OF BIRTH: _____

Program: Nurse Assistant-NA

Credit Hours: 9.3 Clock Hours: 160 Starting Date: 01/07/2019 Anticipated End Date: 02/07/2019

Classes Meet (days and hours): Monday thru Friday Theory- 8:00 am till 3:30 pm, Clinical- 6:30 am till 3:00 pm

Location of Instruction: Riverside Campus- 9731 Magnolia Ave Riverside, CA 92503 (951) 688-7411.

The period covered by this contract shall be: January 2, 2019 to February 7, 2019

The student has the right to cancel by 1/10/2019 or on the 7th day after enrollment.

I have a: _____ High School Diploma _____ GED _____ ATB **Initials** _____

A Certificate is awarded upon completion of the above program.

The cost of this program at Mission Career College and the method of payment are listed below, subject to the terms and refund policy stated on the 5th page of this Agreement.

CASH PRICE:	Acad. Year 1	Acad. Year 2	Acad. Year 3	Program Total
Registration Fee (Non-Refundable):	\$150.00			\$150.00
Student Tuition Recovery Fund (Non-Refundable):	\$0.00			\$0.00
Tuition:	\$1,268.00			\$1,268.00
Textbooks, or other learning media:	\$135.00			\$135.00
Equipment:	\$65.00			\$65.00
Uniform or other special protective clothing:	\$30.00			\$30.00
In-resident housing:	N/A			N/A
Tutoring:	N/A			N/A
Assesment fees for transfer of credits:	N/A			N/A
Fees to transfer credits:	N/A			N/A
Lab Supplies or kits:	\$0.00			\$0.00
Other institutional fees: State Exam, Livescan & CPR	\$202.00			\$202.00
Chargers paid to an entity other than an institution than is specifically required for participation in the education program:	N/A			N/A
TOTAL CHARGERS FOR THE CURRENT PERIOD OF ATTENDANCE:	\$1,850.00			\$1,850.00
LESS CASH DEPOSIT:	\$650.00			\$650.00
ESTIMATED TOTAL CHARGERS FOR THE ENTIRE EDUCATIONAL PROGRAM:	\$1,850.00			\$1,850.00
TOTAL CHARGERS THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:	\$650.00			\$650.00
TOTAL DEDUCTIONS:	\$650.00			\$650.00
UNPAID BALANCE OF CASH PRICE:	\$1,200.00			\$1,200.00

Payment 1: \$600.00 due on 01/11/2019 Payment 2: \$600.00 due on 02/01/2019 Initials: _____

NOTE: By obtaining a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

If you are eligible for a loan guaranteed by the federal or state government and default on the loan, the following may occur: (1) The federal or state government or a loan guarantee agency may take action against you, including applying any income tax refund to which you are entitled to reduce the balance owed on the loan. (2) You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Sell, Assign, or Transfer of Student Enrollment Agreement: Should the college choose to sell, assign, or transfer my Student Enrollment Agreement, or if applicable, my Promissory Note, to a third party, I hereby agree to and provide my authorization to Mission Career College to sell, assign, or transfer my Student Enrollment Agreement, or Promissory Note, as it sees fit. I also understand and agree to, that while attending Mission Career College the college's refund policy will continue to apply to my Student Enrollment Agreement, Promissory Note, if sold, assigned, or transferred to a third party.

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution s cancellation and refund policies have been clearly explained to me.

Signature of Applicant

Date

Signature of Parent or Guardian
(If applicant is under 18)

Date

Any dispute arising from enrollment agreement at Mission Career College, no matter how described, pleaded or styled, shall be resolved by binding arbitration under the Federal Arbitration Act conducted by the American Arbitration Association (“AAA”) at *Riverside, California*, under its Commercial Rules. The award rendered by the arbitrator may be entered in any court having jurisdiction.

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, telephone number (916) 431-6959

A student or any member of the public may file a complaint about this institution with Bureau for Private Postsecondary Education by calling (888) 370-7589 toll free or by completing a complaint form, which can be obtained on the bureau’s internet web site www.bppe.ca.gov.

If you fail a module, one module can be repeated at no cost. Any additional repeated modules will be charged at the current tuition cost of the program divided by the number of modules in the program.

If applicable, your payment schedule is itemized on the Educational Installment Contract which is a part of this Agreement. A Student Status Change Request (SSCR) is a valid addendum to the Enrollment Agreement.

This application will be considered for approval when entrance requirements for the desired program as stated in the Mission Career College catalog have been satisfied.

NOTICE CONCERNING TRANSFER OF CREDIT TO OTHER SCHOOLS

The transferability of credits you earn at Mission Career College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the Nurse Assistant Program is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn in this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution an institution to which you may seek to transfer after attending Mission Career College to determine if your certificate will transfer.

My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me, including the information on the reverse side of this agreement. I understand that this agreement is a legally binding agreement when signed by the student and accepted by Mission Career College, and with my signature certify that I have received an exact copy of this agreement and the Mission Career College catalog. I further acknowledge that no oral statements have been made to me contrary to what is contained in this enrollment application and agreement. Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. **This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, and salaries or wages, prior to signing this agreement.** _____ Initials

“NOTICE”

“YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE”

STUDENTS RIGHT TO CANCEL

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first-class session, or the seventh day after enrollment, whichever is later. Cancellation is effective on the date written notice of cancellation is sent.

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

If you cancel, any payment you made, and any negotiable instrument signed by you shall be returned less enrollment fee and STRF fee to you within 45 days after the School receives your certified mailed or postal stamped mailed notice of cancellation. However, if the School gave you any equipment, textbooks, and supplies, you must return the equipment, textbooks, and supplies with all tags and no apparent usage of supplies with the exception of the uniform (uniform is non-refundable) within 3 days following the date of the cancellation notice. If you do not return the equipment, textbooks, and supplies within this 3 day period, the School may keep a portion of the payment you made that is equal to the cost of the equipment, textbooks, supplies and scrubs (unused) and refund the remainder. This refund shall be made within 45 days following the 3-day period within which you are required to return the equipment, textbooks, and supplies. To cancel the Enrollment Agreement, **mail** a signed and dated copy of the "Notice of Cancellation," or any other written notice, or send a telegram to the School's executive director **BY MIDNIGHT** of the third business day following your first day of classes. **REMEMBER, YOU MUST CANCEL IN WRITING.** You do not have the right to cancel by telephoning the School or by not coming to class. If you have any complaints, questions, or problems which you cannot resolve with the School, write or call: **The Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov telephone number (916) 431-6959**

NOTICE TO STUDENTS: If you withdraw from the School up through the 60% point in any payment period and received federal financial aid in the form of grant or loan funds, federal law requires that the School, and in some cases, you, the student, return funds you did not earn to the U.S. Department of Education. The amount of federal financial aid that you have earned is computed by (1) determining the percentage of the payment period for which federal financial aid was awarded and completed, and (2) multiplying such percentage by the total amount of federal financial aid that was, or could have been, disbursed on your behalf for the payment period as of the date you withdrew. After the 60% point in the payment period, you will have earned 100% of the federal financial aid funds already disbursed to you. This calculation concerning federal financial aid is separate and distinct from the institutional refund policy, and may result in your owing additional funds to the School to cover tuition charges previously paid by federal financial aid prior to your withdrawal. If you plan to withdraw from the School, please contact your financial aid or business office to determine the amount of funds, if any that must be returned on your behalf.

WITHDRAWAL AFTER CANCELLATION PERIOD: The effective withdrawal date for a student shall be when any of the following occur:

1. The date the student notifies the School of withdrawal or the date of withdrawal, whichever is earlier,
2. The beginning date of any term in which a student fails to start classes,
3. The first business day following any 21 consecutive calendar days of absences,
4. The date when the School terminates the student's enrollment, or
5. The date that the student is scheduled to return from a leave of absence and fails to do so.

All refunds due will be made within forty-five days of the student's effective withdrawal date. The last date of actual attendance is used in calculating any refund amount.

REFUND POLICY

Applicants not accepted for enrollment by the School shall be entitled to a refund of all monies paid.

CALCULATION OF REFUND AMOUNT: The last date of actual attendance is used in calculating any refund amount.

The refund to be paid to you for your program of instruction shall be calculated as follows:

1. Deduct a registration fee not exceeding one hundred fifty dollars (\$150.00) from the total tuition charge.
2. Divide this figure by the number of hours in the program.
3. The quotient is the hourly charge for the program.
4. The amount owed by the student for purposes of calculating a refund is derived by multiplying the total hours scheduled for attendance by the hourly charge for instruction.
5. The refund would be any amount in excess of the figure derived in #4 that was paid by the student.
6. The refund amount shall be adjusted for equipment, if applicable.

Hypothetical Example:

1. The total tuition paid for a 720-clock hour program, including a \$75.00 registration fee.....	\$10,875.00
2. Deduct the registration fee.....	\$ 75.00
3. Remaining tuition paid	\$10,800.00
4. Divide the remaining tuition paid by the total clock hours (720) to determine the hourly rate...	\$ 15.00
5. The number of clock hours completed	500
6. Multiply the hourly rate by the completed hours (500) for the amount of tuition owed	\$ 7,500.00
7. Subtract the amount owed from the remaining tuition paid to calculate the refund amount	\$ 3,300.00*

*Less the amount of any non-returned equipment.

The institution shall transmit all of the lessons and other materials to the student if the student: (A) has fully paid for the educational program; and (B) after having received the first lesson and initial materials, request in writing that all of the materials be sent. Cancellation is effective on the date written notice of cancellation notice was received; the institution shall make a refund within 45 days after the student's return of materials.

The institution remains committed to transmitting the balance of the materials as the student request, provide educational services such as responses to student inquires, student and facility interaction, and evaluation and comment on lesson submitted, but shall not be obligated to pay any refund after all the lessons and materials are transmitted.

If the student completes the program in less time than the published course duration, contracted tuition shall be fully earned by the School upon the date of completion, and the student will not be entitled to any refund due to earlier completion.

The School will refund 100% of any paid textbooks, uniforms, or equipment/supplies not issued. Any reusable books or supplies returned to the School in good condition (unused, as determined by the School) within 3 days of the withdrawal date will be fully refunded. Federal financial aid funds may not be used to cover the cost of the application fee or the cost of any non-returned books.

The School reserves the right to increase or decrease tuition cost at beginning of new class starts, postpone or change the date or time when any class is offered (if the minimum percentage of enrolled students agree to the change). Students who do not want the change may be offered a full refund for the class affected.

In case of prolonged illness, accident, death in the family, or other circumstances that make it impractical to complete the program, a refund that is reasonable and fair to both parties shall be made.

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution s cancellation and refund policies have been clearly explained to me.

Signature of Applicant

Date

Signature of Parent or Guardian
(If applicant is under 18)

Date

STUDENT TUITION RECOVERY FUND (STRF)

(a) **A qualifying institution shall include the following statement on both its enrollment agreement and school catalog•**

"The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program."

(b) **In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog:**

"It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120-day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

"However, no claim can be paid to any student without a social security number or a taxpayer identification number."

ADDITIONAL CONDITIONS

1. The School will not deny admittance because of race, color, religion, ancestry, national origin, age, non-disqualifying disability, gender, sexual orientation, marital status, or veteran status.
2. This Agreement, its addenda, and its attachments constitute the complete Agreement between the School and the student and no verbal statements or promises will be recognized or enforced.
3. The School does not imply, promise, or guarantee transferability of earned credits to any other institution.
4. The School has the right, at its discretion, to make reasonable changes in program fees, content, materials, schedules, sequence of courses in programs, or locations in the interest of improving the student's education, or where deemed necessary due to industry changes, academic scheduling, or professional requirements.
5. The School does not provide health services for students. In the event of a student medical emergency, a staff member will notify emergency medical services by contacting 911. Students requiring non-emergency medical care will be given information about medical services or agencies that they may contact. Any costs incurred for medical services will be the student's responsibility.

6. The student agrees that the School may use their photograph and name without compensation for employment purposes, news items, and School publicity, and may release information in their file for employment purposes.
7. The School offers job placement assistance for all students upon graduation at no additional charge; however, no guarantee of job placement, level of anticipated income, or wage rate is made or implied.
- 8.

GRADUATION REQUIREMENTS	TERMINATION
<p>In order to graduate, a student must:</p> <ol style="list-style-type: none"> 1. Complete with a passing grade all requirements for their program of study within the maximum time frame permitted and attain a minimum CGPA of 2.0. 2. Return all property belonging to the School, and 3. Fulfill all financial obligations to the School prior to graduation and attend Graduate and Financial Aid Exit Interviews, if applicable. <p>Upon completion of the requirements listed above, candidates are eligible to participate in graduation exercises.</p>	<p>A student may be terminated from School for any of the following:</p> <ol style="list-style-type: none"> 1. Failure to achieve satisfactory progress as defined in the School catalog. 2. Excessive absences as defined in the School catalog. 3. Misconduct as defined in the School catalog. 4. Failure to meet financial obligations to the School.

STUDENT REFUND POLICY

If you withdraw, or are terminated or expelled by the School, the School shall remit a tuition refund for the amount of your instruction not received. Specific percentage examples are shown below. (EXAMPLE)

Programs	Tuition	Refund For 10% Completion	Refund For 25% Completion	Refund For 50% Completion	Refund For 60% Completion	Refund For 75% Completion
Acute Care Nurse Assistant	\$2,670	\$2,403	\$2,002.5	\$1,335	\$1,068	\$667.5
Clinical Medical Assistant	\$5,000	\$4,500	\$3,750	\$2,500	\$2,000	\$1,250
Chemical Dependency Counselor (ADC)	\$8,750	\$7,875	\$6,562.5	\$4,375	\$3,500	\$2,187.5
Clinical Medical Assistant	\$4,750	\$4,275	\$4,260	\$2,375	\$1,900	\$1,187.5
Computer Office Specialist	\$8,600	\$7,740	\$6,450	\$4,300	\$3,440	\$2,150
CPR/First Aid	\$75	\$67.5	\$57.37	\$37.5	\$30	\$18.75
Dialysis Technician	\$7,000	\$6,300	\$5,250	\$3,500	\$2,800	\$1,750
ECG/EKG Technician	\$775	\$697.5	\$581.25	\$387.5	\$310	\$193.75
English as a Second Language- Advance	\$1800	\$1,620	\$1,350	\$900	\$720	\$450
English as a Second Language- Beg. Communication	\$2,400	\$2,160	\$1,800	\$1,200	\$960	\$600
English as a Second Language- High Intermediate	\$1800	\$1,620	\$1,350	\$900	\$720	\$450
English as a Second Language- Intermediate	\$1800	\$1,620	\$1,350	\$900	\$720	\$450
English as a Second Language- Low Intermediate	\$1800	\$1,620	\$1,350	\$900	\$720	\$450
Forklift Operator	\$2,400	\$2,160	\$1,800	\$1,200	\$960	\$600
Home Health Aide	\$1,525	\$1,372.5	\$1143.75	\$762.5	\$610	\$381.25
Massage Therapy	\$8,600	\$7,740	\$6,450	\$4,300	\$3,440	\$2,150
Medical Assistant	\$8,600	\$7,740	\$6,450	\$4,300	\$3,440	\$2,150
Medical Terminology	\$595	\$535.5	\$446.25	\$297.5	\$238	\$148.75
Mobile Crane Operator	\$5,995	\$5,395.5	\$4,496.25	\$2,997.5	\$2,398	\$1,498.75
Monitor Technician	\$675	\$607.5	\$506.25	\$337.5	\$270	\$168.75
NCLEX Review	\$3,750	\$3,375	\$2,812.5	\$1,875	\$1,500	\$937.5
Nurse Assistant	\$1,850	\$1,665	\$1,387.50	\$925	\$740	\$462.50
Pharmacy Technician	\$8,600	\$7,740	\$6,450	\$4,300	\$3,440	\$2,150
Phlebotomy Technician	\$1,850	\$1,665	\$1,387.50	\$925	\$740	\$462.50
Restorative Nurse Assistant	\$250	\$225	\$187.50	\$125	\$100	\$62.50
Solar Photovoltaic Installation	\$5,495	\$4,945.5	\$4,121.25	\$2,747.5	\$2,198	\$1373.75
Tower Crane Operator	\$5,995	\$5,395.5	\$4,496.25	\$2,997.5	\$2,398	\$1,498.75
Water Technology Management- Entry Level	\$4,600	\$4,140	\$3,450	\$2,300	\$1,840	\$1,150
Water Technology Management-Advance Level	\$4,600	\$4,140	\$3,450	\$2,300	\$1,840	\$1,150

THE COST OF THIS PROGRAM AT MISSION CAREER COLLEGE IS LISTED BELOW, SUBJECT TO THE TERMS AND REFUND POLICY STATED ON THE 5TH PAGE OF THIS AGREEMENT.

CASH PRICE:	Acad. Year 1	Acad. Year 2	Acad. Year 3	Program Total
TOTAL CHARGERS FOR THE CURRENT PERIOD OF ATTENDANCE:	\$1850.00			\$1850.00
ESTIMATED TOTAL CHARGERS FOR THE ENTIRE EDUCATIONAL PROGRAM:	\$1850.00			\$1850.00
TOTAL CHARGERS THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:	\$1850.00			\$1850.00

Received: (Initial)

_____ A copy of this Agreement.

_____ A School catalog with all applicable addenda.

_____ Received and Reviewed a School Performance Fact Sheet

_____ A Notice of Student Rights.

_____ A Financial Aid Estimate & Schedule when applicable.

_____ I have been given a tour of the School campus.

_____ Arbitration: All claims and disputes arising or relating to this Agreement are to be settled by binding arbitration in the state of California or another location mutually agreeable to the parties. An award of arbitration may be confirmed in a court of competent authority.

“I, _____ understand that this is a legally binding contract between myself and MCC. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution’s cancellation and refund policies have been clearly explained to me.”

Signature of Applicant Date

Signature of Parent or Guardian Date
(if applicant is under 18)

Mission Career College Representative Date

As the authorized representative of Mission Career College, I have interviewed the applicant and certify that, according to my judgment, the applicant does does not meet the requirements and standards of the School, and I do do not recommend acceptance as a student. I certify that Mission Career College has met all disclosure requirements of Article 6 of the California Education Code and of state and federal financial aid programs. I further state that I have made no verbal statements or promises to the applicant that are contrary to the terms set forth in this Agreement.

Mission Career College Representative Date

Approved Declined

Signature of School Official Title Date

NOTICE: Do not sign this Agreement before you read it or if it contains any blank spaces. You may repay the full amount due under this Agreement at any time without incurring any penalty charges. Due to the way this refund is calculated, the time when you repay could increase the ultimate cost of credit under this Agreement. If you wish to pay the full amount due in advance, the amount of the refund you are entitled to, if any, will be furnished upon request. I have read, understood, and received:



9731 Magnolia Ave.
Riverside, CA 92503
(951) 688-7411

PROMISSORY NOTE

\$1,850.00

January 2, 2019

FOR VALUE RECEIVED, the undersigned, **Mark Joe Doe, 791 Montague Dr. Corona, CA 92879** promises to pay to the order of **Mission Career College at 9731 Magnolia Ave. Riverside, CA 92503** or such other place as the holder may designate in writing to the undersigned, the principal sum of **\$1850.00** together with interest thereon from date hereof until paid, at the rate of **0%** per annum as follows: **1** down payment of **\$650.00** and **2** consecutive installments of **\$600.00** commencing **1/2/2019**. The entire principal amount shall be repaid on **02/01/2019**.

Payments shall be applied first to accrued interest and the balance to principal.

All or any part of the aforesaid principal sum may be prepaid at any time and from time to time without penalty. Notwithstanding the foregoing, no such prepayment may be made prior to **02/01/2019**.

In the event of any default by the undersigned in the payment of principal or interest when due or in the event of the suspension of actual business, insolvency, assignment for the benefit of creditors, adjudication of bankruptcy, or appointment of a receiver, of or against the undersigned, the unpaid balance of the principal sum of this promissory note shall at the option of the holder become immediately due and payable and the amount then due shall accrue interest until payment at the rate of eighteen percent (18%) per annum or the highest rate permitted by law, whichever is less.

Borrower will provide collateral ____ Yes X No

The maker and all other persons who may become liable for the payment hereof severally waive demand, presentment, protest, notice of dishonor or nonpayment, notice of protest, and any and all lack of diligence or delays in collection which may occur, and expressly consent and agree to each and any extension or postponement of time of payment hereof from time to time at or after maturity or other indulgence, and waive all notice thereof.

In case suit or action is instituted to collect this note, or any portion hereof, the maker promises to pay such additional sum, as the court may adjudge reasonable, attorneys' fees in said proceedings.

This note is made and executed under, and is in all respects governed by, the laws of the State of **California**.

Signature

Date