

REVOLVING CREDIT AGREEMENT
(Borrower Alone)

REVOLVING CREDIT AGREEMENT dated as of March 25, 2014 between [REDACTED] y [REDACTED] n, an individual ("Borrower") and Sterling National Bank ("Lender").

The parties to this Agreement hereby agree as follows:

ARTICLE I DEFINITIONS, ACCOUNTING TERMS, ETC.

Section 1.1. Definitions, Accounting Terms, Etc. The Definitions are set forth on the attached Schedule of Definitions, which is incorporated into and made a part of this Agreement.

Section 1.2. Rules of Construction. When used in this Agreement (1) "or" is not exclusive, (2) a reference to a Law includes any amendment or modification to such Law, (3) a reference to a Person includes its permitted successors and permitted assigns, and (4) unless otherwise provided for in this Agreement, a reference to an agreement, instrument or document shall include such agreement, instrument or document as the same may be amended, modified or supplemented from time to time in accordance with its terms and as permitted by the Loan Documents.

Section 1.3. Accounting Principles and Terms. Except as otherwise provided in this Agreement, (1) all computations and determinations as to financial matters, and all financial statements to be delivered under this Agreement, shall be made or prepared in accordance with GAAP, unless otherwise noted, and (2) all accounting terms used in this Agreement shall have the meaning ascribed to such terms by GAAP, unless otherwise noted.

ARTICLE II REVOLVING CREDIT

Section 2.1. Revolving Credit. Subject to the terms and conditions of this Agreement, Lender agrees to make loans pursuant to this Section ("Revolving Credit Loans") to Borrower from time to time during the period from the Closing Date to but not including the Revolving Credit Facility Termination Date, provided that the aggregate principal amount of all Revolving Credit Loans outstanding at any time does not exceed the Revolving Credit Facility. Each Revolving Credit Loan which shall not utilize the Revolving Credit Facility in full shall be in the minimum amount of \$1,000. Within the limits of the Revolving Credit Facility Borrower may borrow, prepay pursuant to "Optional Prepayments" (Section 2.10), and reborrow under this Section.

Section 2.2. Annual Clean-Up. Intentionally omitted.

Section 2.3. Annual Clean-Down. Intentionally omitted.

Section 2.4. Notice and Manner of Borrowing. Borrower shall give Lender either written notice (facsimile or e-mail), signed by Borrower, or oral notice confirmed by written notice (facsimile or e-mail), from Borrower, of each Revolving Credit Loan by 4:00 p.m. on the day of making such Revolving Credit Loan. Each such notice must specify (1) the date of the requested Revolving Credit Loan, (2) the amount of the requested Revolving Credit Loan, (3) the account into which the proceeds of such Revolving Credit Loan are to be deposited and (4) in each case in detail satisfactory to Lender, (a) the proposed use of the proceeds of the requested Revolving Credit Loan, and (b) the anticipated date and source of repayment of the requested Revolving Credit Loan. Not later than 5:00 p.m. (New York City time) on the date of each Revolving Credit Loan and upon fulfillment of the applicable conditions set forth in this Agreement, Lender will make such Revolving Credit Loan available to Borrower in immediately available funds by crediting the amount of such Revolving Credit Loan to the specified account of Borrower with Lender. All notices given under this Section shall be irrevocable.

Section 2.5. Interest. Borrower shall pay interest to Lender on the outstanding and unpaid principal amount of the Revolving Credit Loans at a rate per annum equal to the Prime Rate. Any change in the interest rate resulting from a change in the Prime Rate shall be effective as of the opening of business on the day on which such change in the Prime Rate becomes effective.

Interest on the Revolving Credit Loans shall be calculated on the basis of a year of 360 days for the actual number of days elapsed. Interest on the Revolving Credit Loans shall be payable on each Interest Payment Date. Any principal or interest not paid when due (at maturity, by acceleration, or otherwise) shall bear interest from the date when due until paid in full, payable on demand, at the Default Rate. The Prime Rate shall be determined by Lender, and such determination shall be conclusive absent manifest error. Notwithstanding the foregoing, during the continuance of an Event of Default, at the option of Lender, the Revolving Credit Loans will bear interest at the Default Rate.

Section 2.6. Late Fee. If Lender has not received the full amount of any monthly payment on or before the date it is due, Borrower shall pay a late fee to Lender ("Late Fee"). The amount of such Late Fee will be six percent (6%) of Borrower's overdue payment. Borrower will pay this Late Fee promptly but only once with respect to each late payment.