

\$7,000

New Jersey
December 15th, 2018

PROMISSORY NOTE

For Value Received, [Borrower Name], a New Jersey resident residing at [Borrower Address] ("**Borrower**"), hereby unconditionally promises to pay to the order of FUND MY ESPP, residing at PO Box 1630 West Caldwell NJ 07007, or his assigns ("**Payee**"), the principal amount of \$7,000 to be paid as set forth in Schedule A annexed herewith (the "**Loan Amount**") at Payee's address, or at such other place as Payee may from time to time designate in writing, in lawful money of the United States, together with all accrued interest thereon as provided in this Promissory Note (this "**Note**") as the same may be amended, restated, supplemented, or otherwise modified from time to time in accordance with their terms.

SCHEDULE A

DATES LOAN WILL BE PROVIDED BY PAYEE	AMOUNT THAT PAYEE WILL PROVIDE
January 4, 2019	\$1,000
January 18, 2019	\$1,000
February 1, 2019	\$1,000
February 15, 2019	\$1,000
March 1, 2019	\$1,000
March 15, 2019	\$1,000
March 29, 2019	\$1,000

1. Payment of Interest and Principal. Interest and principal under this Note shall be payable as follows:

1.1 Interest. The computation of Interest on the entirety of the within Loan shall be 7.4%. For the avoidance of doubt, the interest calculation of this loan will be \$520 based on a total loan amount of \$7,000.

1.2 Final Payment Date. On April 30th, 2019, a final payment in the aggregate amount of the then outstanding and unpaid Loan Amount, together with all accrued and unpaid interest thereon and all other unpaid Indebtedness, shall become immediately due and payable in full. The payment amount shall equal \$7,520.

1.3 Permitted Prepayment. Borrower shall have the right to a prepayment but the payment of **\$520**. will still be due in the event of same.

IN WITNESS WHEREOF, Borrower has executed this Note as of the date set forth on the first page hereof.

AGREED TO AND ACCEPTED BY:

BORROWER

Signature: _____

Name: _____

Date: _____

Fund My ESPP

Signature: _____

Name: _____

Date: _____