



**Veteran Support Rider to SBA *Express* Loan Agreement/Promissory Note**

This Veteran Support Rider comprises a part of and amends the SBA Community*Express* Loan Agreement/Promissory Note executed by Borrower and, if applicable, Guarantor(s) respecting a \$\_\_\_\_\_ SBA*Express* or Community *Express* loan (“**Promissory Note**”) made by Superior Financial Group (“**Lender**”) to Borrower. Borrower and Guarantor(s) agree as follows:

1. Capitalized terms not otherwise defined in this Veteran Support Rider shall have the meanings set forth in the SBA “Express” Loan Agreement/Promissory Note.
2. The undersigned represent and warrant that Borrower or Guarantor (if Borrower is not a natural person and such Guarantor is the principal owner of Borrower) is (a) an active U.S. military service member, or (b) a U.S. military service veteran.
3. In consideration of the foregoing military service status of Borrower or Guarantor(s), Lender agrees that
  - (a) no interest shall accrue in respect of the Promissory Note for the first 90 days following funding,
  - (b) the initial interest rate per year on the Promissory Note will be the Prime Rate on the 90th day following funding plus **4.50%**,
  - (c) the first payment on the Promissory Note will not be due until the first day of the month commencing after the expiration of such 90 day period.

IN WITNESS WHEREOF, Borrower & Guarantor(s) have executed this Veteran Support Rider.

\_\_\_\_\_  
Signature of Principal (Veteran)

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Signature of Guarantor (Veteran)

Lender Approval:

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Authorized Signature - Superior Financial Group