

The Muncy Bank
& Trust Company

FOUNDED 1893

Two North Main Street – P.O. Box 179 – Muncy, PA 17756 – 570-546-2211

Toll Free 877-243-8919 – www.muncybank.com

September 6, 2022

Susquehanna Community Health and Dental Clinic, Inc. d/b/a
River Valley Health and Dental Center
471 Hepburn St.
Williamsport, PA 17701

Ladies & Gentlemen:

We are pleased to inform you that we have approved your application for a Commercial Loan in the amount of Six Hundred Fifty Thousand Dollars (\$650,000.00) to be secured by your Note and UCC Filing on all business assets for renovations to a new medical office, all in the supervisory authorities under which we operate.

The initial interest rate on this loan will be fixed for five (5) years. Interest only on the principal balance outstanding will be due and payable monthly for the first six (6) months, followed by monthly principal and interest payments, applied first to interest at the initial rate of 5.40%, then to the reduction of the principal debt. The interest rate on this loan, after the fixed rate period, is based on the Wall Street Journal Prime Rate and is subject to change. The interest rate may change approximately five (5) years from the date of the closing, then daily thereafter. A change in the interest rate will result in a change in your monthly payments. The interest rate will never go above 15% or below 5.40%. **The term of this loan is 246 months; 6 months interest only followed by a twenty-year amortization.**

This **CONDITIONAL** approval is subject to the following terms & conditions:

1. Furnishing of **paid** business personal property insurance policy for one year, in an amount equal to or greater than the principal loan amount, in form satisfactory to the bank with the proper loss payee clause in the bank's favor. Adequate insurance coverage must be maintained as long as the assets are held as collateral on this loan.
2. Furnish year end audit to the Bank annually.
3. Borrower to have Landlord sign a Landlord'[s waiver.
4. **Estimated** Bank fees will include:
UCC Filing Fee \$ 84.00

Borrower shall pay all costs, expenses and fees incurred by Bank in connection with this loan request regardless of whether the loan closes.

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5. Additional Terms. This letter does not include all the terms and conditions that will be covered in the Bank's legal documentation for the Credit Accommodations, but it does state the essential business terms of the Bank's proposal. These terms have been approved in reliance on the financial statements, projections, and other information provided by the Borrower and any guarantor to the Bank, and are therefore conditional upon there being no material adverse change in the Borrower's (or any guarantor's) financial condition, or any governmental or judicial action concerning the Borrower's business or assets. In addition, the extension of any financial accommodation by the Bank is subject to the execution of, and compliance with, documentation that is satisfactory to the Bank and its counsel, which shall include additional terms and conditions, including without limitation additional reports, as well as the filing by Bank, in its discretion, of initial financing statements.

Please indicate your acceptance of this commitment by signing and dating the enclosed copy. The signed commitment must be received by the bank **at least three days prior to the closing date or a delay in scheduling could occur.**

This loan commitment will expire October 31, 2022.

We appreciate this opportunity to be of service to you. We will be pleased to answer any questions you may have regarding the terms and conditions of this commitment or the procedures to be followed.

Sincerely,

Kevin Weinhoffer

Kevin Weinhoffer
SVP/Chief Commercial Officer
NMLS #582819

ACCEPTANCE

Intending to be legally bound, the undersigned hereby accepts the foregoing commitment and agrees to the terms and conditions hereof.

Date: 9/12/22

BORROWER:

**Susquehanna Community Health and Dental
Clinic, Inc. d/b/a River Valley Health and
Dental Center**

[Signature], President/CEO
Authorized Signer

[Signature], CFO
Authorized Signer