**SAISIE portion of the loan:**

**- INTEREST**: The SAISIE portion of the loan shall bear interest at an annual rate of SAISIE percent (SAISIE %), to be calculated monthly and not in advance from each disbursement, whatever the repayment schedule agreed upon below. This rate corresponds to the prime rate as defined in section 2 of the Program as the Program existed at the date on which the certificate was issued, increased by a half percent (1/2 %) yearly. This rate shall be adjusted whenever the prime rate is changed in order to adjust to this new prime rate, increased by a half percent (1/2 %) annually.

**- REPAYMENT**: The Borrower shall undertake to repay the interest at the rate indicated above on the first day of each month, the first payment of interest being due on the first day of the first month following the date of the first disbursement of the SAISIE portion of the loan and the other payments successively until the maturity date provided below for the loan.

Any amount of the SAISIE portion of the loan owed in capital, interest, costs and accessories, shall be due and payable at the first of the following dates:

- the day of the final disbursement of the SAISIE portion of the loan, or

- the last day of the period of the SAISIE portion of the loan.

*INSERTION - OTHER FILE REPAYEMENT - PORTION OF THE LOAN (interim rate), IF APPLICABLE*