QRS BANK

MULTIPLE ADVANCE TERM PROMISSORY NOTE

THIS **MULTIPLE ADVANCE TERM PROMISSORY NOTE** (this "Promissory Note") to the Credit Agreement dated _____, 2022 (such agreement as may be amended, hereinafter referred to as the "Credit Agreement"), is entered into by and between **QRS BANK** ("Lender"), and **XYZ EMC AFFILIATE, LLC** (the "Borrower").

PUBLIC DISCLOSURE DOCUMENT - REDACTED