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## IMPORTANT TERMS of our HOME EQUITY LINES OF CREDIT

**THIS DISCLOSURE CONTAINS INFORMATION ABOUT OUR HOME EQUITY LINES OF CREDIT. YOU SHOULD READ IT CAREFULLY AND KEEP THIS COPY FOR YOURSELF. THE TERMS FOR ALL PLANS ARE THE SAME EXCEPT FOR WHERE OTHERWISE INDICATED.**

### Availability Of Terms

All terms described below are subject to change. If these terms change, other than the Annual Percentage Rate, and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

### Security Interest

We will take a Deed of Trust/Mortgage on your home ("Security Property"). You could lose your home if you do not meet certain obligations in your agreement with us.

### Possible Actions

#### Termination

If you fail to meet the terms of repayment, or if you act or fail to act in a way that adversely affects our security interest or other rights in the Security Property, or if you have committed fraud or made a material misrepresentation in connection with the account, we may, subject to the Governing Law, terminate the plan, require payment in full of the entire outstanding balance in a single payment and cause the Security Property to be sold and the proceeds of such sale to be applied to your obligation to us. You agree to pay any reasonable costs of protecting, retaking, repairing or selling the Security Property.

#### Suspension

Your right to request additional advances may be suspended, or your maximum credit limit reduced, at our option, in the following instances: (1) you fail to make the scheduled payments due to us; (2) you fail to make timely payments to the holders of Deeds of Trust/Mortgages senior to ours; (3) you fail to pay real property taxes prior to delinquency; (4) you fail to maintain the required property insurance; (5) the value of the Security Property declines significantly below the appraised value upon which we relied in approving your application; (6) we reasonably believe that your ability to meet your payment obligations is impaired because of a material change in your financial circumstances; (7) governmental action precludes our imposing the interest rate provided herein or adversely affects the priority of our security interest such that the value of our interest is less than 120% of your maximum credit limit; (8) the maximum interest rate under the plan is reached; or (9) government regulatory authorities find that further advances under this plan constitute an unsafe and unsound practice. When the condition which caused the suspension of advances or reduction of your maximum credit limit no longer exists, the original terms of your agreement will be reinstated. You understand that if your right to request additional advances is suspended or your maximum credit limit is reduced, you still owe us whatever sums you have already borrowed, all other charges under your agreement and applicable Finance Charges.

### Minimum Payment Requirements

#### Plan 1

You can obtain credit advances for 60 months (the draw period). During the draw period, payments will be due on a monthly basis. Your minimum monthly payment will be established at the close of each billing cycle at an amount equal to 1.00% of your then unpaid principal balance, plus any portion of the minimum payments shown on prior statement(s) which remains unpaid, subject to the lesser of \$100.00 or your account balance.

After the draw period ends, you will no longer be able to obtain credit advances and must pay your outstanding balance (the repayment period). The length of the repayment period will depend on the date and the amount of your last advance but in no event will exceed 120 months. During the repayment period, minimum payments will be established on the first day of the repayment period and any subsequent change in interest rate, to the amount necessary to fully amortize your then unpaid principal balance by the Agreement Maturity Date.

#### Plan 1 With Introductory Rate

You can obtain credit advances for 60 months (the draw period). During the draw period, payments will be due on a monthly basis. Your minimum monthly payment will be established at the close of each billing cycle at an amount equal to 1.00% of your then unpaid principal balance, plus any portion of the minimum payments shown on prior statement(s) which remains unpaid, subject to the lesser of \$100.00 or your account balance.

After the draw period ends, you will no longer be able to obtain credit advances and must pay your outstanding balance (the repayment period). The length of the repayment period will depend on the date and the amount of your last advance but in no event will exceed 120 months. During the repayment period, minimum payments will be established on the first day of the repayment period and any subsequent change in interest rate, to the amount necessary to fully amortize your then unpaid principal balance by the Agreement Maturity Date.

#### Plan 2

You can obtain credit advances for 120 months (the draw period). During the draw period, payments will be due on a monthly basis. Your minimum monthly payment will be established at the close of each billing cycle at an amount equal to 1.00% of your then unpaid principal balance, plus any portion of the minimum payments shown on prior statement(s) which remains unpaid, subject to the lesser of \$100.00 or your account balance.

After the draw period ends, you will no longer be able to obtain credit advances and must pay your outstanding balance (the repayment period). The length of the repayment period will depend on the date and the amount of your last advance but in no event will exceed 60 months. During the repayment period, minimum payments will be established on the first day of the repayment period and any subsequent change in interest rate, to the amount necessary to fully amortize your then unpaid principal balance by the Agreement Maturity Date.

#### Plan 2 With Introductory Rate

You can obtain credit advances for 120 months (the draw period). During the draw period, payments will be due on a monthly basis. Your minimum monthly payment will be established at the close of each billing cycle at an amount equal to 1.00% of your then unpaid principal balance, plus any portion of the minimum payments shown on prior statement(s) which remains unpaid, subject to the lesser of \$100.00 or your account balance.

After the draw period ends, you will no longer be able to obtain credit advances and must pay your outstanding balance (the repayment period). The length of the repayment period will depend on the date and the amount of your last advance but in no event will exceed 60 months. During the repayment period, minimum payments will be established on the first day of the repayment period and any subsequent change in interest rate, to the amount necessary to fully amortize your then unpaid principal balance by the Agreement Maturity Date.

### Minimum Payment Example

#### Plan 1

If you made only the minimum payments and took no other credit advances, it would take 128 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 4.75%. During that period, you would make 120 monthly payments of \$100.00, followed by 7 monthly payments of \$100.00, and a final payment of \$55.89.

### **Plan 1 With Introductory Rate**

If you made only the minimum payments and took no other credit advances, it would take 180 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 4.75%. During that period, you would make 60 monthly payments of \$100.00 followed by 119 monthly payments of \$62.04, and a final payment of \$63.04.

### **Plan 2**

If you made only the minimum payments and took no other credit advances, it would take 180 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 4.75%. During that period, you would make 120 monthly payments of \$100.00, followed by 59 monthly payments of \$13.93, and a final payment of \$14.93.

### **Plan 2 With Introductory Rate**

If you made only the minimum payments and took no other credit advances, it would take 180 months to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 4.75%. During that period, you would make 120 monthly payments of \$100.00, followed by 59 monthly payments of \$13.93, and a final payment of \$14.93.

### **Negative Amortization**

Under some circumstances, your payment will not cover the Finance Charges that accrue and Negative Amortization will occur. Negative Amortization will increase the amount that you owe us and reduce your equity in your home.

### **Fees And Charges**

You may also have to pay certain fees to third parties. These fees generally total from \$300.00 to \$600.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties.

### **Insurance**

You must carry insurance on the property that secures this plan.

### **Minimum Draw And Balance Requirements**

The minimum initial credit advance you can receive is \$2,500.00.

### **Tax Deductibility**

You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

### **Other Products**

If you ask, we will provide you with information on any other home equity products we offer.

### **Variable Rate Feature**

Following the expiration of any introductory rate period, these plans will have a Variable Rate feature. For all plans, the Annual Percentage Rate (corresponding to the periodic rate), and the number of your payments during the draw period and the amount of your payments during the repayment period can also change as a result. The Annual Percentage Rate includes only interest and no other costs. The Annual Percentage Rate is based on the value of an index. The index based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal in effect on the day that any introductory rate expires, and subsequently, on the 5th day of the last month prior to each calendar quarter of each year. If more than one rate is shown, we will use the higher rate. To determine the Annual Percentage Rate that will apply to your line of credit, we add a margin to the value of the index. Ask us for the current index value, margin, introductory rate and Annual Percentage Rate. After you open a line of credit, rate information will be provided in periodic statements that we send you.

### **Rate Changes**

Your Annual Percentage Rate can change on the day any introductory rate expires and on the first day of each calendar quarter thereafter. There is no limit on the amount by which the interest rate can change during any one-year period other than the minimum and maximum Annual Percentage Rates that can apply at any time to this account.

The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%. The minimum **ANNUAL PERCENTAGE RATE** at any time is 4.00%.

## **Introductory Rate**

### **Plan 1 With Introductory Rate**

For the 36-month period immediately following the Date of Agreement, the **ANNUAL PERCENTAGE RATE** that will apply to your account will be will be an amount equal to the non-introductory rate that you would have otherwise received\*. Upon the expiration of the Introductory Rate period, your account will be subject to the Variable Rate provisions described herein. The initial Annual Percentage Rate is not based on the index and margin used for later adjustments.

### **Plan 2 With Introductory Rate**

For the 36-month period immediately following the Date of Agreement, the **ANNUAL PERCENTAGE RATE** that will apply to your account will be will be an amount equal to the non-introductory rate that you would have otherwise received\*. Upon the expiration of the Introductory Rate period, your account will be subject to the Variable Rate provisions described herein. The initial Annual Percentage Rate is not based on the index and margin used for later adjustments.

\*This represents a calculation method we have recently used to determine the amount of the Introductory Rate.

## **Maximum Rate And Payment Examples**

### **Plan 1**

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$100.00. This Annual Percentage Rate could be reached during the 1st month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$180.19. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

### **Plan 1 With Introductory Rate**

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$100.00. This Annual Percentage Rate could be reached during the 37th month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$180.19. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

### **Plan 2**

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$100.00. This Annual Percentage Rate could be reached during the 1st month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$253.93. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

**Plan 2 With Introductory Rate**

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$100.00. This Annual Percentage Rate could be reached during the 37th month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$253.93. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

**Historical Example**

The following table shows how the Annual Percentage Rate and the monthly payments for a single \$10,000.00 credit advance would have changed based on changes in the index since 2004. The index is from the Wall Street Journal and is calculated on the first business day of June of each year. While only one payment amount per year is shown, payments may have varied during the year. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the index or your payments will change in the future.

**Plan 1 (Both With And Without Introductory Rate)**

Year	Index	Margin	ANNUAL PERCENTAGE RATE		Payment Period		Minimum Payment	
			(1)	(2)	(3)	(2)	(3)	(2)
2004	4.00	0.00	4.25%	4.00%	DRAW	DRAW	\$100.00	\$100.00
2005	6.00	0.00	4.00%	6.00%	DRAW	DRAW	\$100.00 (4)	\$100.00 (4)
2006	8.00	0.00	6.00%	8.00%	DRAW	DRAW	\$100.00 (4)	\$100.00 (4)
2007	8.25	0.00	8.00%	8.25%	DRAW	DRAW	\$100.00 (4)	\$100.00 (4)
2008	5.00	0.00	8.25%	5.00%	DRAW	DRAW	\$100.00 (4)	\$100.00 (4)
2009	3.25	0.00	5.00%	4.00% (5)	DRAW	REPAYMENT	\$100.00 (4)	\$60.43
2010	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	REPAYMENT	\$100.00 (4)	\$60.43
2011	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	REPAYMENT	\$100.00 (4)	\$60.43
2012	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	REPAYMENT	\$100.00 (4)	\$60.43
2013	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	REPAYMENT	\$100.00 (4)	\$60.43
2014	3.25	0.00	4.00% (5)	4.00% (5)	REPAYMENT	REPAYMENT	\$100.00 (4)	\$60.43
2015	3.25	0.00	4.00% (5)	4.00% (5)	REPAYMENT	REPAYMENT	\$100.00 (4)	\$60.43
2016	3.50	0.00	4.00% (5)	4.00% (5)	REPAYMENT	REPAYMENT	\$0.00	\$60.43
2017	4.00	0.00	4.00%	4.00%	REPAYMENT	REPAYMENT	\$0.00	\$60.43
2018	4.75	0.00	4.75%	4.75%	REPAYMENT	REPAYMENT	\$0.00	\$60.68

- (1) This represents a margin we have recently used.
- (2) This represents the Annual Percentage Rate, Minimum Payment and Payment Period for our Plan 1 Lines of Credit.
- (3) This represents the Annual Percentage Rate, Minimum Payment and Payment Period for our Plan 1 Lines of Credit with an Introductory Rate.
- (4) This represents the \$100.00 Minimum Payment.
- (5) This represents the minimum Annual Percentage Rate.
- (6) This represents the final payment.

**Plan 2 (Both With And Without Introductory Rate)**

Year	Index	Margin	ANNUAL PERCENTAGE RATE		Payment Period	Minimum Payment	
			(1)	(2)		(3)	(2)
2004	4.00	0.00	4.00%	4.00%	DRAW	\$100.00	\$100.00
2005	6.00	0.00	6.00%	4.00%	DRAW	\$100.00 (4)	\$100.00 (4)
2006	8.00	0.00	8.00%	4.00%	DRAW	\$100.00 (4)	\$100.00 (4)
2007	8.25	0.00	8.25%	8.25%	DRAW	\$100.00 (4)	\$100.00 (4)
2008	5.00	0.00	5.00%	5.00%	DRAW	\$100.00 (4)	\$100.00 (4)
2009	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	\$100.00 (4)	\$100.00 (4)
2010	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	\$100.00 (4)	\$100.00 (4)
2011	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	\$100.00 (4)	\$100.00 (4)
2012	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	\$100.00 (4)	\$100.00 (4)
2013	3.25	0.00	4.00% (5)	4.00% (5)	DRAW	\$100.00 (4)	\$100.00 (4)
2014	3.25	0.00	4.00% (5)	4.00% (5)	REPAYMENT	\$25.61	\$12.12
2015	3.25	0.00	4.00% (5)	4.00% (5)	REPAYMENT	\$25.61	\$12.12
2016	3.50	0.00	4.00% (5)	4.00% (5)	REPAYMENT	\$25.61	\$12.12
2017	4.00	0.00	4.00%	4.00% (5)	REPAYMENT	\$25.61	\$12.12
2018	4.75	0.00	4.75%	4.75%	REPAYMENT	\$25.61	\$12.12

- (1) This represents a margin we have recently used.
- (2) This represents the Annual Percentage Rate and Minimum Payment for our Plan 2 Lines of Credit.
- (3) This represents the Annual Percentage Rate and Minimum Payment for our Plan 2 Lines of Credit with an Introductory Rate.
- (4) This represents the \$100.00 Minimum Payment.
- (5) This represents the minimum Annual Percentage Rate.