

«f80»
«f81»
«f82», «f83»

Important Terms of Our Home Equity Revolving Credit Line

This disclosure contains important information about the Home Equity Revolving Credit Line offered by «f80». You should read it carefully and keep a copy for your records.

Availability of Terms. None of the terms below are subject to change if you submit an application within days of receiving this statement. If any of these terms change and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to anyone else in connection with your Application.

Security Interest. We will take a mortgage (deed of trust) on your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions. We can terminate your line, require you to pay us the entire balance due in one payment, and charge you certain fees if: (i) you do not meet the repayment terms or (ii) your action or inaction adversely affects the collateral or our rights in the collateral. We can refuse to make additional extensions of credit if: (i) the value of your home securing the line declines significantly below its appraised value for purposes of the line, (ii) we reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances or (iii) you are in default of a material obligation in the agreement.

Advance Period; Minimum Payment. For months, you can obtain advances of credit on your credit line up to your credit limit (the “draw period”). During the draw period, payments will be due monthly, and will equal the finance charges that accrued on the outstanding balance during the previous month. After the draw period, you will not longer be able to obtain credit advances and must repay the outstanding balance over months (the “repayment period”). Your minimum payment will be fixed at an annual interest rate of «f22»%

Minimum Payment Example. If you made only the minimum payment on the payment due date each month during the draw period and the repayment period and took no other credit advances, your monthly payment would \$«f24» monthly interest only.

During that period, at an **ANNUAL INTEREST RATE of «f22»%**, you would make «f23» payments of «f24» with a **Balloon Payment Of \$«f25» on the «f26» month.**

Account Opening Fees or Charges. To open an Account you will have to pay the following initial fees to us:

Description	Amount
Broker fee	«f34»
Other Title, funding fee, appraisal, investor fee, recording fee, notary fee	\$

There are no annual fees on this account, but you will pay a cash advance fee of % of the new advances of credit after the initial advance. You also must pay certain fees to third parties to open a line. These fees generally total between \$1,000 to \$2,000. If you ask, we will give you an itemization of the fees you will have to pay third parties.

Minimum and Maximum Draw Requirements. The initial advance of credit must be \$or larger. Subsequent advances of credit must be \$ or larger.

Tax Consequences. You should consult a tax advisor about the deductibility of interest and other charges for the line.

Annual Interest Rate. The interest rate on the account is fixed at «f22»% **ANNUAL INTEREST RATE.**

The **ANNUAL PERCENTAGE RATE:** «f132»

PREPAYMENT PENALTY: THERE IS NO PREPAYMENT PENALTY

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date