



ADDENDUM TO
CREDIT AGREEMENT AND TRUTH-IN-LENDING DISCLOSURE

This addendum to the Credit Agreement and Truth-In-Lending Disclosure is entered into by and between the individuals signing this Addendum below and Americas Christian Credit Union on [Date TBD] in this Addendum, the words "you" and "your" mean the individual or individuals who sign below ("Borrower(s)").

Credit Union Fees: We will charge you certain fees, which are as follows:

Table with 6 columns: Item, Description, Amount, Item, Description, Amount. Rows include Appraisal, Document Preparation, Flood Certification, Recording, Credit Report, Title Insurance, Application Fee, Funding Fee, Notary, and Other (Specify).

An (e) above means that the fee is an estimate. If the fee is underestimated, you agree to pay us the difference. If the fee is overestimated, we will pay you the difference. We may reevaluate your creditworthiness or the value of the Property during the term of this Agreement at any time we have reason to believe that your creditworthiness or the value of the Property has changed materially and at the time of a mutual modification of this Agreement.

Waiver of Fees: You understand that the foregoing fees marked with an asterisk (*) will be waived or paid by us. However, if, during the period ending on the 3rd anniversary date of this Agreement, the loan is paid-off (\$0.00 Account Balance), the fees will be added to your Account Balance and the entire amount (including any Beneficiary's Demand) must be paid prior to the issuance of a reconveyance or lien release.

ACCEPTED AND AGREE TO:

Borrower(s): _____

Date: _____

Borrower(s): _____

Date: _____