1703 Broadway
San Antonio, TX 78215
210-258-1234
CreditHuman.com

UCC SECURED ESCALATOR PAYMENT LOAN AGREEMENT

Member Name and Address (1)	Member Name and Address (2)	Effective Date (e)	
DANNY G BURT 44853 NORMANDY LANE LANCASTER CA, 93536		7/27/2026	
		Maturity Date (e) 7/27/2046	Interest Rate 8.49 %
Merchant Name Freedom Forever			

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE (e) The dollar amount the credit will cost you	AMOUNT FINANCED (e) The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS (e) The amount you will have paid when you have made all payments as scheduled.
8.727 %	$ 31,631.30	$ 24,500.00	$ 56,131.30

Your Payment Schedule Will Be (e)

Number of Payments	Amount Of Payments (e)	When Payments Are Due* (e) (see addendum for loan payment schedule)
1-12 months	$ 176.75	8/27/2026
13-240 months	$	

☒ **THIS LOAN HAS STEPPED MONTHY PAYMENTS. MONTHLY PAYMENTS WILL INCREASE BY 2.85 % EVERY 12 MONTHS. AMORTIZATION OF PAYMENTS DISCLOSURE ATTACHED IS MADE PART OF THIS LOAN BY REFERENCE.**

PREPAYMENT: If you pay off your loan early, you will not have to pay a penalty.

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit, if any.

UCC FILING FEE: 250.00

PROCESSING FEE: 225.00

TECHNOLOGY FEE: $0.00

LATE CHARGE: If your payment is 10 or more days late, you will be charged $25.00.

SECURITY: You are giving a security interest in the property purchased with this transaction. You are giving a security interest in all present and future, individual and joint shares and other accounts you have in the Credit Union.

Please review this document for any additional information about prepayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties. All numerical disclosures except the late payment disclosure are estimates.

DRAWS: You acknowledge and agree that the Credit Union may provide draws up to 50% of the loan amount to the merchant for supplies and/or other job related expenses.
INTEREST: Interest will begin to accrue on the outstanding balance on the date the loan is funded or date of draw, whichever comes first.
***FIRST PAYMENT DATE:** The first payment due date will be 30 days from the date the loan is funded or the date of the first draw, whichever comes first.
CREDIT UNION MEMBERSHIP: This Loan Agreement is only available to members in good standing of Credit Human Federal Credit Union. You signed an account card and the Credit Union received $5.00 payable to Credit Human Federal Credit Union as a deposit to open a member share account with the Credit Union. If you opened a joint account, each member signing the card has the right to use the share account.
PROMISE TO PAY: By authenticating (signing) this Loan Agreement (the "Agreement"), you acknowledge that you have applied for (or already have) membership in Credit Human Federal Credit Union and that you understand and agree to the terms and conditions of this Agreement which, in addition to the Membership Agreement, will govern and control your Agreement with the Credit Union. You promise to repay all amounts advanced to you plus a finance charge and any other charges applied to your account.
JOINT ACCOUNTS: If more than one person authenticates (signs) this Agreement, the obligations and liabilities of each shall be joint and several. This means that the Credit Union may enforce its right under this Agreement against any one of you or against all of you together.

SECURITY DESCRIPTION- PLEDGE PROPERTY

You grant the Credit Union a security interest in the property described in the UCC Agreement to secure repayment of this installment loan. The Credit Union has the right to file a UCC Financing Statement to record its lien on property purchased with the loan proceeds. Such lien may be filed at the Credit Union's discretion.

All of the debtor's right, title and interest in an to goods purchased with the proceeds of the loan made by Secured Party to Debtor described in the UCC Secured Loan Agreement between Secured Party and Debtor, including (a) all accessions, attachments, accessories, tools, parts, supplies, replacements of and additions to such Goods; (b) all proceeds from warranty claims related to such Goods; (c) all consideration received from the collection, sale or other disposition of such Goods,, including any payment received from any insurer arising from any loss, damage or destruction of such Goods and any other payment received as a result of possessing any such goods, or any other proceeds of such Goods. The Goods identified herein are considered to be fixtures under the UCC. The security interest granted to Secured Party shall be considered a purchase money security interest. In the event of a default, Secured Party has the right to remove the Goods.

The Goods may include, without limitation, all home improvement, geo-thermal, water capture equipment, HVAC equipment, and solar photovoltaic equipment associated components located at: 44853 NORMANDY LANE LANCASTER CA 93536.

SIGNATURES

By signing below, you agree to be bound by the Terms and Conditions of this Agreement. You acknowledge receiving a copy of and reading the Agreement and Disclosure. You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.
Negative Information Notice: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may reflect in your credit report.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT.

Member Borrower Signature (1)	Date	Member Borrower Signature (2)	Date
Signed by: X 347F9FC7776E449...	7/28/2026	X	

AGREEMENT AND ITEMIZATION

ITEMIZATION OF THE AMOUNT FINANCED The Credit Union or an entity affiliated with the Credit Union will retain a portion of the amount paid to others denoted by asterisk (*).

Itemization of amount financed of	Amount given to you directly	Paid on Account	Prepaid Finance Charge
$ 24,975.00	$0	$0	$ 475.00

Amount paid to others on your behalf:

To: Freedom Forever	$ 24,500.00		
To: Loan Processing Fee	$ 225.00	To: UCC Filing Fee	$ 250.00

Signed by:

_____ Borrower Initial **AUTOMATIC PAYMENT AUTHORIZATION**

347E9FC776E449

I authorize Credit Human Federal Credit Union to initiate recurring Automatic Payments from the account named below. I acknowledge that the origination of ACH transactions must comply with all provisions of the U.S. Law and the rules of National Automated Clearinghouse Association ("NACHA"). Available funds are required in the account prior to origination to allow reasonable time for processing on the requested date.

Account Holder Name: DANNY G BURT Financial Institution Name: USAA

Account Type: ☒ Checking ☐ Savings Routing #: 314074269 Account #: 0233176241

Requested Debit Date (**e**) 8/27/2026 Payments to begin on Date (**e**) 8/27/2026 Amount to Debit (**e**) $176.75

Frequency: monthly

This ACH authorization is to remain in full force and will continue until Credit Human Federal Credit Union has received from me written notification of any changes or to terminate in such time and in such manner as to afford Credit Human Federal Credit Union and Financial Institution a reasonable opportunity to act on it. See Credit Human Federal Credit Union Membership Agreement for ACH terms and details. I understand that if the funds are not available in my account on the designated debit date, I may be charged a NSF fee. See Rate and Fee Schedule for fee and details. I understand that if the funds are not available to allow a payment transaction to be completed, I am still responsible for making the loan payment. The Credit Union reserves the right to cancel this agreement to accept automatic ACH payments at any time. I understand that (**e**) means estimate as used above means "estimate". Payment amount and Payment Due Date are estimated until final disbursement occurs (if applicable). The method for determining the recurring monthly payment is outlined in your loan Agreement. If the loan payment is less than the authorized amount, you authorize Credit Human Federal Credit Union to reduce the debit amount.

Repayment: The words "You" and "Your" mean any person authenticating this Agreement as Member whether by affixing their actual signature, or through use of an electronic signature, facsimile signature, or photocopied signature. You promise to pay to the Credit Union or its order, the amount financed plus the finance charge according to the payment schedule as each is set forth in the disclosure on page 1 of this Agreement and Disclosure. If you are provided with a Confirmation of Exact Amount Financed Truth-in-Lending disclosure, such disclosure describes the exact amount financed, date finance charges begin to accrue and the first payment due date. Your payment amount includes interest computed and payable at the interest rate shown on page 1 on the loan from the date finance charges begin until the loan is paid in full. The amount of your final payment as well as total Finance Charge and the total of payments will be somewhat more or less than the amounts disclosed if payments are not received precisely on the due dates. When received, your payment will be applied in the order chosen by the Credit Union to finance charges, late charges, collection costs, any other charges and to the principal. Unpaid interest will be paid by later payments and will not be added to your principal balance.

☐ **IF THIS BOX IS CHECKED, THE FOLLOWING APPLIES:**

Military Lending Act Disclosure: Federal law provides important protections to members of the Armed Forces and their dependents relating to the extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an **Annual Percentage Rate** of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fees charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1-844-347-9250 to receive oral disclosure of the Military Lending Act disclosure above and description of the payment obligation.

A "Covered Borrower" for purpose of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or a dependent of a covered member as defined by the Military Lending Act. A Covered Borrower does not mean a consumer who (though a Covered Borrower at the time he or she became obligated on this transaction) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.

Prepayment: You may prepay all or part of your loan at anytime without penalty. However, if a balance remains owing, you are still required to make your regular periodic payments. A partial pre-payment of principal will not automatically reduce your periodic payment unless the remaining amount owed is less than the periodic payment.

Default: To the extent permitted by state law, you will be in default: (1) if you fail to make any payment on time; (2) in the event of your death; (3) in the event of your insolvency or the filing of any requests for relief under the bankruptcy code by or against you; (4) if you are the subject of any legal process which seeks to attach your Credit Union account, any of your property or assets; (5) if you have given the Credit Union false or inaccurate information in obtaining a loan or any other Credit Union services; (6) if you do any act or fail to do any act which the Credit Union believes endangers the collateral, if any, or your ability to repay what you owe, including but not limited to, leaving your current employment; (7) if you break any promise you have made under this or any other Agreement with the Credit Union; (8) if you use the collateral in any illegal activity. In the event of a default, you understand that the decision to take action is at the sole discretion of the Credit Union and that the failure to act on one default will not stop action on another. You further agree that the Credit Union does not have to provide you advance notice before taking action on any default, unless required to do so by applicable law. This Agreement, the Texas Business and Commerce Code or other applicable law, authorize the Credit Union to take various actions and the Credit Union may rely on any or all of them.

Right of Offset: If you are in default, the Credit Union may at any time without demand or notice of any kind, appropriate and apply toward the payment of the unpaid balance due, any unpaid shares, dividends, or other funds that would not have adverse tax consequences if pledged as security. You appoint the Credit Union as your Attorney-in-act to perform any act(s) which it feels are necessary to protect its security interest.

Limited Power of Attorney: By accepting loan advance(s) under this Agreement, you hereby appoint the Credit Union to be your Attorney-in-Fact for you to record a lien on property purchased with loan advance(s) and to print your name and sign the Credit Union in your behalf.

Acceleration: If you are in default and to the extent permitted by state law, the Credit Union may accelerate any amounts you owe and such amounts will be immediately due and payable plus FINANCE CHARGES which shall continue to accrue until the entire balance owed is paid in full. The undersigned individually and jointly waive presentment, demand, protest, notice of protest, notice of acceleration, and notice of intent to accelerate and any notice that the Credit Union is demanding payment in full of the outstanding balance under the contract because of default or for any other reason.

Remedies: If you are in default, the Credit Union may, after expiration of any right you have under state law to cure your default, require immediate payment of any or all amounts you owe under this Agreement or any other loan you have with the Credit Union and take possession of the collateral. You waive any right to demand for payment, notice of intent to accelerate and notice of acceleration. You will continue to pay interest until you repay what you owe at the loan interest rate. The Credit Union can exercise any right given to it by the Texas Business and Commerce Code or other applicable law. The Credit Union may delay taking any action to protect its rights as many times as it wants and as long as it wants without losing them.

Late Charge: If any payment is made late, you may be charged a late charge. You agree to pay the late charge if any is disclosed on page 1.

Joint Member: If you are authenticating this Agreement as a joint Member, you waive any right to require the Credit Union to attempt collection of this Agreement from primary Member first. You agree to be equally and severally responsible with the primary Member for all obligations under this Agreement. You understand that the terms of the Agreement apply to you as well as to the primary Member and you waive any requirement that you be notified of changes in the terms of this Agreement.

Treatment of Payments: Payments must be received at any branch by closing on a business day to be credited to your account as of that same day. If any payments made by you are less than the total payment due, the Credit Union may allocate the payment at its sole discretion.

Third-Party Products and Services; No Representations or Warranties: You acknowledge and agree that Credit Human is not a seller, provider, manufacturer, installer, distributor, or agent of any goods, equipment, home improvement products, solar or energy-storage systems, installation services, maintenance services, warranties, performance guarantees, tax-related information, incentives, or other services that you may purchase from or enter into with any third party (collectively, "Third-Party Services"). Credit Human is not a party to any contract, agreement, disclosure document, service agreement, installation agreement, lease, power purchase agreement, customer agreement, or any other arrangement between you and any merchant, contractor, manufacturer, installer, or third-party provider. Credit Human makes no representation, warranty, or guarantee, express or implied, regarding any Third-Party Services, including the quality, safety, performance, suitability, system output, workmanship, installation, maintenance, operation, durability, merchantability, fitness for a particular purpose, tax treatment, tax incentives, credits, rebates, or any statements or claims made by a merchant or third party. You agree that all representations, warranties, promises, statements, performance estimates, and disclosures relating to any Third-Party Services are made solely by the merchant or third-party provider and not by Credit Human. Credit Human shall have no responsibility or liability for any act, error, omission, delay, defect, damage, loss, cost, or expense arising out of, related to, or in connection with any Third-Party Services, including but not limited to installation, design, engineering, permitting, interconnection, zoning, inspections, service interruptions, workmanship, system failure, equipment defects, roof penetrations, property damage, tax consequences, or performance shortfalls. Your obligation to repay this loan is absolute and unconditional, and is not dependent upon delivery, installation, performance, or functionality of any Third-Party Services. You further agree to indemnify and hold harmless Credit Human from any and all claims, losses, liabilities, damages, penalties, and expenses (including reasonable attorneys' fees) arising from or relating solely to any Third-Party Services or any contract between you and a third-party provider, except to the extent such claims arise from Credit Human's own gross negligence or willful misconduct.

Other Terms: If any part of this Agreement is determined by court or by law to be invalid or unenforceable, the rest will remain in effect. All the Credit Union's rights shall inure to the benefit of its successors and assigns, and all of your obligations shall bind your heirs or legal representatives or successors. You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes of authenticating this Agreement. Said signatures will have the same force in effect as original signings for all transactions included in applications and Agreements with the Credit Union.

Notice: You promise that your name and address shown on page 1 are your legal name and place of residence and such place of residence is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective.

Loan Transfer: In the event of a property transfer, the new buyer may elect to assume the loan upon buyer qualification. The loan assumption will be the existing term and loan balance with the interest rate based on an index plus a margin of 2.50%. The index is the Secured Overnight Financing Rate (SOFR) as published by the New York Federal Reserve.

COLLECTION COSTS:

For Borrowers in CO: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorneys fees not to exceed 15% of the unpaid debt after termination or acceleration of your account and referral to an attorney not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in DE: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law, you will also pay any court costs.

For Borrowers in GA: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. If collected by or through an attorney, you promise to pay attorney's fees not to exceed 15% of the principal and interest owing as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibiled by applicable law you will also pay any court costs.

For Borrowers in IA: You promise to pay, subject to any limits under the Iowa Uniform Consumer Credit Code, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

For Borrowers in ID: You promise to pay, subject to any limits under the Idaho Credit Code, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees paid or to be paid to an attorney who is not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law, you will also pay any court costs.

For Borrowers in IL: You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement or realizing on security including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

For Borrowers in KS: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings incurred by an individual who is not a salaried employee of the credit union.

For Borrowers in MI: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees as fixed by the court as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in NE: You promise to pay, except to the extent that our obtaining your Agreement to do so is prohibited by applicable law and our enforcing such an Agreement may be limited by applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

For Borrowers in NH: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If, by applicable law, we are permitted to collect attorney's fees from you as part of our costs of collecting under this Agreement, then you, to the extent required by New Hampshire Revised Statutes Annotated Chapter 361-C as amended, shall be entitled to reasonable attorney's fees if you prevail in (a) any action, suit or proceeding brought by us, or (b) any action brought by you. If you successfully assert a partial defense or setoff, recoupment or counterclaim to any action brought by us, the court may withhold from us the entire amount or such portion of the attorney's fees as the court considers equitable.

For Borrowers in OK: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees not to exceed 15% of the unpaid debt after termination or acceleration of your account and referral to an attorney not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in SC: You promise to pay, subject to any limits under the South Carolina Consumer Protection Code, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees not to exceed 15% of the unpaid debt upon referral to any attorney who is not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in WI: Unless this Agreement is subject to the Wisconsin Consumer Act you promise to pay all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

For Borrowers in WV: No collection costs.

For Borrowers in AK, AL, AR, AZ, CA, CT, DC, FL, HI, IN, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NJ, NM, NV, NY, OH, OR, PA, RI, SD, TN, UT, VA, VT, WA, WY: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this Agreement. This includes, but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

Governing Law; Jurisdiction and Venue: This Agreement shall be governed by and construed in accordance with the laws of the State of Texas, without regard to any conflict of laws principles. You agree that any legal action, suit, or proceeding arising out of or relating to this Agreement shall be brought exclusively in the state or federal courts located in San Antonio, Texas, in the County of Bexar. You hereby irrevocably submit to the sole and exclusive jurisdiction of such courts and waive any objection based on venue, forum non conveniens, or any similar grounds. You further agree that this consent to jurisdiction is made for the express benefit of the Credit Union and may be relied upon by the Credit Human Federal Credit Union in enforcing its rights under this Agreement.

Default: ***The following provision applies to borrowers in Idaho, Kansas, and Maine:*** You will be in default if (1) you do not make a payment of the required amount when due; or (2) we believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

The following provision applies to borrowers in Wisconsin: You shall be in default under this Agreement If any of the following occur: (a) If an amount exceeding one (1) full payment due under this Agreement is more than ten (10) days late or if the first or last payment due under this Agreement is more than forty (40) days late; OR (b) you breach any term or condition of this Agreement, which breach materially impairs your ability to pay amounts when due or materially impairs the condition, value, or protection of our rights to or in any collateral securing this transaction.

The following provision applies to all other borrowers: You shall be considered In default if any of the following occur: (1) If you break any promise made under this Loan Agreement or under the Security Agreement; or (2) if you do not use the money we loaned you for the purpose stated in your application; or (3) If we should, in good faith, believe that prospect or payment, performance or realization of the collateral, if any, is impaired; or (4) if you die; or (5) if you file a petition In bankruptcy, insolvency or receivership or are put involuntarily into such proceedings; or (6) if the collateral, if any, given as security for this loan. is lost, damaged or destroyed, or if .it is levied against, attached, garnished, or seized for any reason under any authority; or (7) if you do not pay on time any of your current or future debts to us; or (8) if anyone is in default of any Security Agreement given in connection with any loan under this Agreement; or (9) If you make any false or misleading statements In any credit application or update of credit information; or (10) you are in default of any other loan or Security Agreement you have with the Credit Union: or (11) you use the Agreement for any illegal purpose or transaction as determined by applicable law. If you default, we may, at our option, declare this loan immediately due and payable and you must immediately pay to us at that time the total unpaid balance, as well as the **Finance Charge** to date, any late charges and costs of collection permitted under law, including reasonable attorney's fees.

Costs of Collection: You shall pay all costs incurred by us in collecting any amount you owe or in enforcing or protecting our rights. Costs of collection include, but are not limited to, collection agency fees, repossession fees, appraisals, environmental site assessments, and casualty insurance. *The following, applies to all borrowers except Wisconsin borrowers:* Costs of collection also include reasonable attorney's fees for any action taken by an attorney who is not our salaried employee in order to collect this loan or preserve or protect our rights and remedies, including, without limitation, pre-suit demands for payment, pre-suit mediation or settlement, negotiations, investigation and assessment of our rights, participation in bankruptcy cases, matters, and proceedings (including, without limitation, filing proofs of claim, pursuing reaffirmation Agreements, attending meetings of creditors and pursuing complaints, motions, and objections that relate in any way to the credit union's collateral or right to the payment), collateral disposition, non-bankruptcy suits and/or administrative actions, and appeals. *For Alabama borrowers:* attorney's fees after default shall not exceed 15% of the unpaid debt, or such higher amount as a court may allow. *For Georgia borrowers*: attorney's fees shall not exceed 15% of principal and accrued interest or such higher amount as a court may allow.

Action Upon Default: ***The following provision applies to borrowers in Colorado, District of Columbia, Kansas, Maine, Massachusetts, Missouri, Nebraska, and West Virginia:*** Once you have defaulted, and after the expiration of any right you may have under applicable state law to cure your default, we can demand immediate payment of the entire unpaid balance of the loan without giving you advance notice. The principal balance in default shall bear interest at the contract rate, or a default rate, if one has be disclosed to you, or another rate if required by applicable law.

The following provision applies to borrowers in Wisconsin:

Right to Cure Default: If you are In default under this Agreement we must give a notice of default to you pursuant to Wisconsin Statutes sec. 425.104425.105. You shall have fifteen (15) calendar days from the date the notice is mailed to you to cure the default. In the event of an uncured default, we shall have all the rights and remedies for default provided under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law including, but not limited to, the right to repossess the collateral. We may waive any default without waiving any other subsequent or prior default by you.

No Right to Cure: Pursuant to Wis. Stat. Sec. 425.105(3), you shall not have the right to cure a default if the following occur twice during the preceding twelve (12) months: (a) you were in default on the closed-end Agreement: (b) we gave you notice of the right to cure such previous default in accordance with Wis. Stat. Sec. 425.104; and (c) you cured the previous default.

Nothing in this Agreement shall be construed to restrict our ability to exercise our rights under the Wisconsin Consumer Act, Uniform Commercial Code, or other applicable law, including, but not limited to, the right to repossess the collateral.

STATE NOTICES:

NOTICES TO WISCONSIN BORROWERS: No provision of a marital property Agreement, a unilateral Agreement under Wis. Stat. Section 66.59, or a court decree under Wis. Stat. 766.70 adversely affects the interest of the Credit Union unless prior to the time the credit is extended, the Credit Union is furnished with a copy of the Agreement or statement, or has actual knowledge of the adverse provision when the obligation to the Credit Union is incurred.

NOTICE TO UTAH BORROWERS: This written Agreement is a final expression of the Agreement between you and the Credit Union. This written Agreement may not be contradicted by evidence of any oral Agreement.

For Missouri Residents: **Oral Agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any Agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the Agreement between us, except as we may later agree in writing to modify it.**

For Vermont Residents: NOTICE TO CO-BORROWER: YOUR SIGNATURE ON THIS LOAN MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THE LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

For purposes of foreclosure under Louisiana executory process, **you hereby confess judgment in our favor for all amounts secured by the Agreement**, including, but not limited to, principal, interest, late charges, costs of collection, costs of preservation of the collateral, reasonable attorney's fees, and all other amounts under the Agreement. We may appoint a keeper of the property in the event of foreclosure. To the extent allowed under Louisiana law, you hereby waive the following rights and procedures under Louisiana law: (a) all rights and benefit of appraisal: (b) notice of seizure; (c) the 3-day delay afforded under Articles 2331 and 2722; and (d) all other provisions under Articles 2331, 2722 and 2723 and all other Articles not specifically mentioned herein. You further agree that any declaration of fact made by authentic act by a person declaring that such facts are within his or her knowledge shall constitute authentic evidence of facts for the purposes of foreclosure under applicable Louisiana law and for the purposes of LSA-R.S. 9:3504(D)(6) and LSA-R.S. 10:9-508, to the extent applicable.

Telephone/Electronic Communication

You authorize the use of all electronic signature, facsimile signature for all purposes. Said signatures to have the same force and effect as original signatures for all transactions included in applications and Agreements with us.

You consent to receive calls. You agree if you have provided any telephone number, including wireless (cell phone) or email address to us in any credit union form, you are giving your consent for the Credit Union and/or our third-party providers, including debt collectors to contact you by telephone or cell phone which could result in message and data charges to you, or email address associated with your account in order to service your account, deliver messages related to suspected or actual fraudulent activity on your account or collect amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You understand if we contact you at any telephone number, cell phone (voice or text), or email address you have provided, you agree we may contact you whether these numbers are dialed manually or by means or an automatic telephone dialing system, or whether we use a pre-recorded message. You understand and agree that you are not required to consent to telephone contact as a condition of purchasing any property, goods or service (including loans).

You agree that the Credit Union or its agents or service providers may monitor and record telephone calls pertaining to your account to assure the quality of your service or for other reasons.

If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided us.

You may withdraw your consent at any time by contacting the Credit Union by phone or in person or any other reasonable means and informing us of your preferences.