



IMPORTANT TERMS OF OUR HOME EQUITY LINE

This disclosure contains important information about our Home Equity Line. You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS: To obtain the terms described below, you must submit your application no later than [redacted]. 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 security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS: Under certain circumstances, we can terminate your account, require you to pay us the entire outstanding balance in one payment and charge you certain fees if:

- (a) You engage in fraud or material misrepresentation in connection with the line.
- (b) You do not meet the repayment terms.
- (c) Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- (a) The value of the dwelling securing the line declines significantly below its appraised value for purposes of the line.
- (b) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- (c) You are in default of a material obligation in the agreement.
- (d) Government action prevents us from imposing the annual percentage rate provided for or impairs our security interest such that the value of our security interest is less than 120 percent of the amount of the credit line.
- (e) A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.
- (f) The maximum annual percentage rate is reached.

The initial agreement permits us to make certain changes to the terms of the agreement at specified times or upon the occurrence of specified events.

MINIMUM PAYMENT REQUIREMENTS: You can obtain advances of credit for 10 years (the "draw period"). There is no limitation on the number of Variable-Rate advances you may take during the draw period. Except as may be set forth for specific promotions (as described later in this document in Transaction Requirements) and except with regard to Fixed Options: The minimum credit advance you can take out is \$4,000.00, and the maximum credit advance you can take out is determined by how much remains available within your Maximum Credit Limit, which you may not exceed. There is no minimum balance requirement. Additional details about Fixed Option draw limits are set forth later in this document. Under the Variable-Rate feature you may be eligible for one of two payment options. The payment option will be determined by the bank depending on your eligibility.

- (1) Monthly interest-only payments: Under this option, your payments will be due monthly and will equal the finance charges (which may include an additional finance charge for selecting this payment method) that accrued on the outstanding principal balance during the preceding billing cycle, or \$20.00, whichever is greater.
- (2) 1.50% of the Outstanding Principal Balance: Under this option, your payments will be due monthly and will equal 1.50% of the outstanding principal balance or \$20.00, whichever is greater.

Under option (1), the minimum payment will not reduce the principal that is outstanding on your line.

Under option (2), the minimum payment may not be sufficient to fully repay the principal that is outstanding on your line. For all options, if this occurs, you will be required to pay the outstanding balance in a single "balloon" payment on the maturity date.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance (the "repayment period") as of the ending date of the draw period. The repayment period will have a term of twenty (20) years. You will be required to make two hundred and forty (240) consecutive substantially equal monthly payments in an amount determined by applying the Annual Percentage Rate to your outstanding principal balance at the time your draw period ends. Your payments will be due on the same day of the month that your minimum monthly payments were due during the draw period and you will receive periodic statements notifying you of the amount of each of your monthly payments beginning in the month immediately following the month in which your draw period ends.

MINIMUM PAYMENT EXAMPLES: If you took a single \$10,000.00 advance and the *ANNUAL PERCENTAGE RATE* was 8.35%:

- (1) Under the monthly interest-only payment option it would take 30 years to pay off the advance if you made only the minimum payments. During that period, you would make 120 payments of \$69.58 followed by 240 payments of \$85.84.

- (2) Under the 1.50% of the Outstanding Principal Balance option, it would take 30 years and 0 months to pay off the advance if you made only the minimum payments. During that period, you would make 120 payments varying between \$150.00 and \$57.39 followed by 240 payments of \$32.57.

FEES AND CHARGES: To open and maintain your home equity plan, you must pay us the following fees: up to \$5.60 for a Flood Determination fee. You may also pay certain fees to third parties to open a line. These fees generally total between \$300 and \$2,500 for a Home Equity Line, but may be higher for your loan. If you ask, we will give you an itemization of the fees you will have to pay to third parties.

ACCOUNT# / NOTE#

RELEASE FEE: To the extent permitted by law, you may be assessed a lien release fee at the time your loan is paid off. The fee will be based on the county or state lien release fee in effect at that time. In TX, you will only be charged a fee if Truist records the release for you.

PROPERTY INSURANCE: You must carry insurance on the property that secures your Home Equity Line.

NEGATIVE AMORTIZATION: Your payments will always cover the accrued finance charges. No negative amortization will occur.

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

INFORMATION APPLICABLE TO DRAW PERIOD

VARIABLE-RATE INFORMATION: During the draw period, our line of credit has a variable-rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The annual percentage rate includes only interest and not other costs.

The annual percentage rate is based on the value of an index. Your initial annual percentage rate is not based on the index and margin used to make later adjustments. During the draw period, the index is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate and is published in the Wall Street Journal. To determine the annual percentage rate that will apply to your line, we sometimes add a margin to the value of the index. If your initial annual percentage rate is discounted, it is not based on the margin used for later rate adjustments.

Ask us for the current index value, margin, discount rate limitations, designated floor rate, and annual percentage rate. After you open a line of credit, rate information will be provided on periodic statements that we send you, and the floor can be found on the note.

FIXED OPTION: This Plan feature allows you to request an Advance from your Account at a fixed Annual Percentage Rate for a specified period of time. If you choose this option, the terms of the agreement are modified as provided below as to each such Advance. This option is available to you throughout your draw period. You may choose to apply an Advance made under this option to some or all of your variable rate Outstanding Balance.

The repayment term you select under this option cannot exceed 360 months or the maturity date of your account.

The minimum you can advance under this Fixed Option is \$5,000. The maximum advanced under this option cannot cause you to exceed your Maximum Credit Limit.

You can have a maximum of five Fixed Options outstanding at one time. Your repayment schedule for a Fixed Option is monthly.

The Annual Percentage Rate for a Fixed Option is based on the value of an Index. The Index is the highest prime rate as published in the Eastern Edition of the Wall Street Journal on the day your request is fulfilled. To obtain the actual APR, we will add a margin (or spread) to the value of the Index. The maximum APR on a Fixed Option will never exceed 18% or the maximum allowed by law, whichever is less.

We may periodically offer a special Fixed Option promotional rate to apply to any Fixed Rate Advance that meets the criteria for the

promotional offer. Such a promotional rate will be based on the above Index plus or minus a margin (or spread) set by us. You should contact a Truist branch office for the APR currently in effect for our Fixed Option.

The total payment amount we bill you each month will include the sum of all scheduled payments for Fixed Option Advances and the amount, if any, due and payable on your variable rate Outstanding Balance. As your Fixed Option balance is repaid during your draw period, the availability of your credit line is replenished up to your maximum credit limit. To the extent a payment is applied to the Outstanding Principal Balance, that payment reduces the amount of Advances counted against your Maximum Credit Limit.

We may elect to apply payment terms to Fixed Option Advances that are the same as payment terms for other Advances made under the Plan. You will then repay your total Outstanding Balance according to the minimum monthly payment option designated in the agreement. We may elect, but are not required, to do this if we terminate your Account and require you to pay the entire Outstanding Balance in one payment (accelerate) as provided in the agreement.

RATE CHANGES: The annual percentage rate can change monthly on the first day of the first billing cycle in each calendar month. However, because your first rate change may occur on the first day of the first billing cycle in the first calendar month following the opening of your Home Equity Line, your first rate change may occur in less than 1 month from the date you open your Home Equity Line. Subsequent annual percentage rate changes can occur monthly. Your *ANNUAL PERCENTAGE RATE* will not decline below a designated floor rate and will not exceed 18%. Except for this "Floor and Cap", there is no limit on the amount by which the rate can change in any one year period. Please see the table below for the applicable ceiling, and ask us about the current floor rate.

INFORMATION APPLICABLE TO REPAYMENT PERIOD

FIXED RATE: During the repayment period, your *ANNUAL PERCENTAGE RATE* will be fixed and equal to the highest ("Prime Rate") as published on the first business day of the month in the Money Rate Table in the Eastern Edition of the Wall Street Journal in which my draw period ends, plus a margin of 5%. Nonetheless, we may make a lower Annual Percentage Rate available to you at the time your draw period ends. In no event will the *ANNUAL PERCENTAGE RATE* exceed the maximum usury ceiling permitted by Texas law.

MAXIMUM RATE AND PAYMENT EXAMPLES: If the *ANNUAL PERCENTAGE RATE* during the draw period equaled the maximum rate of interest of 18% and you had an outstanding balance of \$10,000.00:

- (1) Under the monthly interest-only payment, the minimum monthly payment would be: \$150.00
- (2) Under the 1.50% of the balance payment option, the minimum monthly payment would be \$150.00.

The maximum annual percentage rate could be reached during the first month of the draw period.

If you had an outstanding balance of 10,000 during the repayment period, the fixed monthly payment at the maximum *ANNUAL PERCENTAGE RATE* of 18% would be \$154.33.

HISTORICAL EXAMPLE: The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the past 15 years. For the draw period, the index values are of the first business day of June of each year. For the repayment period, the index value is determined as of the first business day of June of the year in which the repayment period begins and this index value will remain the same during each year of the repayment period. While only one payment amount per year is shown (first month of each year), payments under the 1.50% of the outstanding principal balance payment option would have varied during each year of the draw period. For the repayment period, the monthly payment will be a fixed payment amount determined at the time the draw period ends based on the index and margin shown below.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

YEAR	Index%	Margin**%	ANNUAL PERCENTAGE RATE%	Monthly 1.50% of Balance Payments	Monthly Interest Only Payments
Draw Period					
2011	3.25%	0.85%	4.10%	\$150.00	\$34.17
2012	3.25%	0.85%	4.10%	\$130.43	\$34.17
2013	3.25%	0.85%	4.10%	\$113.41	\$34.17
2014	3.25%	0.85%	4.10%	\$98.61	\$34.17
2015	3.25%	0.85%	4.10%	\$85.75	\$34.17
2016	3.50%	0.85%	4.35%	\$74.56	\$36.25
2017	4.00%	0.85%	4.85%	\$64.99	\$40.42
2018	4.75%	0.85%	5.60%	\$56.94	\$46.67
2019	5.50%	0.85%	6.35%	\$50.27	\$52.92
2020	3.25%	0.85%	4.10%	\$44.72	\$34.17
Repayment Period**					
2021	3.25%	5.00%	8.25%	\$22.09	\$85.21
2022	3.25%	5.00%	8.25%	\$22.09	\$85.21
2023	3.25%	5.00%	8.25%	\$22.09	\$85.21
2024	3.25%	5.00%	8.25%	\$22.09	\$85.21
2025	3.25%	5.00%	8.25%	\$22.09	\$85.21

* The Margin of 0.85% was chosen as a reasonable margin amount based upon the composition of current production.

** The Margin changes to Prime +5%, and a fixed payment over 240 months-we may offer a lower rate at the end of your draw period.

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

You have a right to a copy of any and all written appraisals and valuations developed in connection with your application for a loan that is secured or would have been secured by a first lien on a dwelling, promptly upon completion, but in no case later than 3 days prior to the closing of your loan, whether we grant or deny your request for credit or the application is incomplete or withdrawn. When required, you may be asked to pay for the cost of the appraisal prior to its completion and delivery to you. Once the appraisal cost has been paid there will be no additional cost for the copy that is provided to you.

Should you have a need you may request a waiver of the three day requirement in order to accommodate an earlier loan closing date.

Any appraisal prepared in connection with the credit for which you have applied is for the sole use of Truist (the creditor). You may choose to have a separate appraisal conducted at your own expense.

REFINANCE OF YOUR EXISTING HOME EQUITY LINE OF CREDIT

You plan to enter into a transaction which refinances or increases the line of credit of your existing legacy SunTrust or BB&T Home Equity Line of Credit (HELOC) with a new Home Equity Line of Credit secured by your home.

You understand there are costs associated with the new Home Equity Line of Credit and your new credit line may have different terms than your current legacy SunTrust or BB&T Home Equity Line of Credit, such as that your new loan will have different duration of term and rate of interest (including new index (es) and/or margin(s) on how your interest is calculated on your credit line advances), and you may lose current benefits including any outstanding promo rate or remaining fixed rate/fixed term balances on your legacy SunTrust or BB&T Home Equity Line of Credit.

By refinancing your current legacy SunTrust or BB&T Home Equity Line of Credit, if we advanced some or all of the closing costs on your behalf and your account has not been opened for at least three (3) years from the date of execution of your legacy SunTrust or BB&T Home Equity Line of Credit agreement, you will be responsible to reimburse such closing costs advanced by us.