



**H. Additional Conversion Rules.** If you exercise the conversion option your minimum monthly payment will equal the sum of the lock payment amount(s) plus the regular minimum payment amount for any remaining balance on your line of credit that has not been converted to a fixed rate.

**13. HISTORICAL EXAMPLES.** The following table shows how the annual percentage rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of March. While only one payment amount per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future.

Year	Index (%)	Margin (%)	ANNUAL PERCENTAGE RATE (%)	Minimum Monthly Payment (\$)
2006	7.500	0.000	7.500	62.50
2007	8.250	0.000	8.250	68.75
2008	6.000	0.000	6.000	50.00
2009	3.250	0.000	4.000 (K)	33.33
2010	3.250	0.000	4.000 (K)	33.33
2011	3.250	0.000	4.000 (K)	N/A
2012	3.250	0.000	4.000 (K)	N/A
2013	3.250	0.000	4.000 (K)	N/A
2014	3.250	0.000	4.000 (K)	N/A
2015	3.250	0.000	4.000 (K)	N/A
2016	3.500	0.000	4.000 (K)	N/A
2017	3.750	0.000	4.000 (K)	N/A
2018	4.500	0.000	4.500	N/A
2019	5.500	0.000	5.500	N/A
2020	4.250	0.000	4.250	N/A

(K) This reflects a lifetime floor of 4.000 percent.

This is not a commitment to make a loan.