EXPLANATION OF RATE

IF THERE IS ANY DIFFERENCE IN THE POSTED RATE SHEET AND THE RATE CHARGED, LIST REASONS WHY AND ATTACH ANY SUPPORTING DOCUMENTS.

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INITIALS OF LOAN OFFICER/CLERK _____

I UNDERSTAND THE EXPLANATION OF RATE AS STATED ABOVE.

X_____ _____
SIGNATURE OF MEMBER DATE

X_____ _____
SIGNATURE OF CO-BORROWER/COSIGNER DATE

X_____ _____
SIGNATURE OF LOAN OFFICER WITNESS DATE