

When recorded, return to:  
Rogue Credit Union  
1370 Center Drive  
Medford, OR 97501

LOAN #: 6005956363

**LINE OF CREDIT  
TRUST DEED  
(Securing Future Advances)**

**THIS DEED OF TRUST** is made on **April 17, 2026**. The grantor is **CHRISTOPHER L. STONE AND JENNIFER A. STONE, AS TENANTS BY THE ENTIRETY**.

The trustee is **First American Data Tree**.

(“Trustee”). The beneficiary is **Rogue Credit Union, a State Chartered Credit Union**,


whose address is **1370 Center Drive  
Medford, OR 97501**

In this Deed of Trust, the terms “you,” “your” and “yours” refer to the grantor(s). The terms “we,” “us” and “our” refer to the beneficiary.

Pursuant to a Home Equity Line of Credit Agreement dated the same date as this Deed of Trust (“Agreement”), you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of **SIXTY THREE THOUSAND AND NO/100\*\*\*\*\* Dollars (U.S. \$63,000.00 )**. The Agreement provides for a final scheduled installment due and payable not later than **May 15, 2051**.

You agree that this Deed of Trust shall continue to secure all sums now or hereafter advanced under the terms of the Agreement including, without limitation, such sums that are advanced by us whether or not at the time the sums are advanced there is any principal sum outstanding under the Agreement. The parties hereto intend that this Deed of Trust shall secure unpaid balances, and all other amounts due to us hereunder and under the Agreement.

This Deed of Trust secures to us: (a) the repayment of the debt evidenced by the Agreement, with interest, and all refinancings, renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under this Deed of Trust to protect the security of this Deed of Trust; and (c) the performance of your covenants and agreements under this Deed of Trust and the Agreement. For this purpose and in consideration of the debt, you irrevocably

Initials:   
ORHLCDE 0519  
GHLCTRDE (CLS)  
04/15/2026 11:43 AM PST



grant and convey to the Trustee and Trustee's successors and assigns, in trust, with power of sale, the following described property located in the County of Klamath [Name of Recording Jurisdiction]:

LOT 18, TRACT NO. 1383, SIERRA HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON. SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON. PPN: R890333.  
 APN #: R890333

which property is more commonly known as 7654 Andrew Dr, Klamath Falls, OR 97603-7180 ("Property Address").

**TOGETHER WITH** all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Deed of Trust. All of the foregoing is referred to in this Deed of Trust as the "Property."

**YOU COVENANT** that you are lawfully seized of the estate hereby conveyed and have the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**YOU AND WE** covenant and agree as follows:

**1. Payment of Principal, Interest and Other Charges.** You shall pay when due the principal and interest owing under the Agreement and all other charges due hereunder and due under the Agreement, including any amounts you are required to pay into an escrow or impound account with us pursuant to Section 3.

**2. Application of Payments.** Unless applicable law provides otherwise, all payments received by us under the Agreement and Section 1 shall be applied by us as provided in the Agreement.

**3. Prior Deed of Trusts; Charges; Liens.** You have disclosed to us and obtained our approval of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust. You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Deed of Trust, including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Deed of Trust or any advance under this Deed of Trust, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Deed of Trust or any advance under this Deed of Trust.

Subject to applicable law, we may, upon notice either before or after the execution of this Deed of Trust, require you to pay amounts into an escrow or impound account with us, on the day monthly payments are due under the Agreement, up to the maximum amount permitted by law for the payment of all (a) taxes, assessments (including condominium and planned unit development assessments, if any) and other items which may attain priority over this Deed of Trust; (b) premiums for hazard insurance and any mortgage insurance required by us under this Deed of Trust; and (c) leasehold payments or ground rents on the Property, if any.

**4. Hazard Insurance.** You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices. If you fail to maintain coverage as required in this section, you authorize us to obtain such coverage as we in our sole discretion determine appropriate to protect our interest in the Property in accordance with the provisions in Section 6. You understand and agree that any coverage we purchase may cover only our interest in the Property and may not cover your interest in the Property or any personal property therein. You also understand and agree that the premium for any such insurance may be higher than the premium you would pay for such insurance. You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so.

We may also, at our option and on your behalf, adjust and compromise any claims under the insurance, give releases or acquittances to the insurance company in connection with the settlement of any claim and collect and receive insurance proceeds. You appoint us as your attorney-in-fact to do all of the foregoing, which appointment you understand and agree is irrevocable, coupled with an interest with full power of substitution and shall not be affected by your subsequent disability or incompetence.

Insurance proceeds shall be applied to restore or repair the Property damaged, if restoration or repair is economically feasible and our security would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Deed of Trust, whether or not then due, with any excess paid to you. If you abandon the Property, or do not answer within 30 days after we give notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Deed of Trust, whether or not then due. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments or change the amount of monthly payments. If we acquire the Property at a forced sale following your default, your right to



any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Deed of Trust immediately prior to the acquisition.

You shall not permit any condition to exist on the Property which would, in any way, invalidate the insurance coverage on the Property.

**5. Preservation, Maintenance and Protection of the Property; Loan Application; Leaseholds.** You shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. You shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in our good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Deed of Trust or our security interest. You may cure such a default, as provided in Section 17, by causing the action or proceeding to be dismissed with a ruling that, in our good faith determination, precludes forfeiture of your interest in the Property or other material impairment of the lien created by this Deed of Trust or our security interest. You shall also be in default if you, during the loan application process, gave materially false or inaccurate information or statements to us (or failed to provide us with any material information) in connection with the loan evidenced by the Agreement, including, but not limited to, representations concerning your occupancy of the Property as a principal residence. If this Deed of Trust is on a leasehold, you shall comply with the lease. You shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. You shall not, without our express written consent, alter or amend the ground lease. If you acquire fee title to the Property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

**6. Protection of Our Rights in the Property; Mortgage Insurance.** If you fail to perform the covenants and agreements contained in this Deed of Trust, or there is a legal proceeding that may significantly affect our rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then we may do, and pay for, anything necessary to protect the Property's value and our rights in the Property. Our actions may include paying any sums secured by a lien which has priority over this Deed of Trust or over any advance under the Agreement or this Deed of Trust, appearing in court, paying reasonable attorney's fees, paying any sums which you are required to pay under this Deed of Trust and entering on the Property to make repairs. We do not have to take any action we are permitted to take under this Section; and amounts we pay under this Section shall become additional debts you owe us and shall be secured by this Deed of Trust. These amounts shall bear interest from the disbursement date at the rate established under the Agreement and shall be payable, with interest, upon our request. If we required mortgage insurance as a condition of making the loan secured by this Deed of Trust, you shall pay the premiums for such insurance until such time as the requirement for the insurance terminates.

**7. Inspection.** We may enter and inspect the Property at any reasonable time and upon reasonable notice.

**8. Condemnation.** The proceeds of any award for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us. If the Property is abandoned, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within 30 days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust, whether or not then due. Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments payable under the Agreement and Section 1 or change the amount of such payments.

**9. No Release Upon Extension or Modification.** Our granting of any extension of time for payment or our agreement to modify the terms of repayment of the obligations under the Agreement or the requirements in this Deed of Trust shall not operate to release you from your obligations or liability under the Agreement or this Deed of Trust.

**10. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Deed of Trust shall bind and benefit your successors and permitted assigns. Your covenants and agreements shall be joint and several. Anyone who co-signs this Deed of Trust but does not execute the Agreement: (a) is co-signing this Deed of Trust only to mortgage, grant and convey such person's interest in the Property; (b) is not personally obligated to pay the Agreement, but is obligated to pay all other sums secured by this Deed of Trust; and (c) agrees that we and anyone else who signs this Deed of Trust may agree to extend, modify, forbear or make any accommodations regarding the terms of this Deed of Trust or the Agreement without such person's consent.

**11. Loan Charges.** If the loan secured by this Deed of Trust is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from you which exceed permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Agreement.

**12. Notices.** Unless otherwise required by law, any notice to you provided for in this Deed of Trust shall be delivered or mailed by first class mail to the Property Address or any other address you designate by notice to us, and any notice to us shall be delivered or mailed by first class mail to our address stated above or any other address we designate by notice to you.

**13. Governing Law; Severability.** The extension of credit secured by this Deed of Trust is governed by federal law, which for the purposes of 12 USC § 85 incorporates Delaware law. However, the interpretation and enforcement of this Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located, except as preempted by federal law. In the event that any provision or clause of this Deed of Trust or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Deed of Trust and the Agreement are declared to be severable.

**14. Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred without our prior written consent, we may, at our option, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by us if exercise is prohibited by federal law as of the date of this Deed of Trust.

**15. Sale of Agreement; Change of Loan Servicer.** The Agreement or a partial interest in the Agreement (together with this Deed of Trust) may be sold one or more times without prior notice to you. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Agreement and this Deed of Trust. There also may be one or more changes of the Loan Servicer unrelated to the sale of the Agreement. If there is a change of the Loan Servicer, you will be given written notice of the change as required by applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any information required by applicable law.



**15. Hazardous Substances.** You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of Hazardous Substances in quantities that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which you have actual knowledge. If you learn or are notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this Deed of Trust, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Deed of Trust, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**17. Acceleration; Remedies.** You will be in default if (1) any payment required by the Agreement or this Deed of Trust is not made when it is due; (2) we discover that you have committed fraud or made a material misrepresentation in connection with the Agreement; or (3) your action, or your failure to act, adversely affects our security for the Agreement or any right we have in the Property. If a default occurs, we will give you notice specifying: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform you of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense you may have to acceleration and sale. If the default is not cured on or before the date specified in the notice, we, at our option, may require immediate payment in full of all sums secured by this Deed of Trust without further demand and may invoke the power of sale and other remedies permitted by applicable law. We shall be entitled to collect all expenses incurred in pursuing remedies provided in this Section 17, including, but not limited to, reasonable attorneys' fees as permitted by applicable law.

If we invoke the power of sale, we shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of our election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. We or the Trustee shall mail copies of the notice as prescribed by applicable law to you and to the other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on you, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. We or our designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be conclusive evidence of the truth of the statements made therein, unless otherwise provided by applicable law. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees, as set forth above; (b) to all sums secured by this Deed of Trust; and (c) any excess to the person or persons legally entitled to it.

**18. Reconveyance.** Upon your request that we terminate the Agreement secured by this Deed of Trust and payment of all sums secured by this Deed of Trust, we shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes or agreements evidencing debt secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

**19. Substitute Trustee.** We may, at our option, from time to time appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

**20. Attorney's Fees.** As used in this Deed of Trust and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

**21. Discontinuance of Enforcement.** Notwithstanding our acceleration of the sums secured by this Deed of Trust under the provisions of Section 17, we may, in our sole discretion and upon such conditions as we in our sole discretion determine, discontinue any proceedings begun to enforce the terms of this Deed of Trust.

**22. Waiver.** No waiver by us at any time of any term, provision or covenant contained in this Deed of Trust or in the Agreement secured hereby shall be deemed to be or construed as a waiver of any other term, provision or covenant or of the same term, provision or covenant at any other time.

**23. Additional Charges.** You agree to pay reasonable charges as allowed by law in connection with the servicing of this loan including, without limitation, the costs of obtaining tax searches and subordinations, provided, however, that nothing contained in this section is intended to create and shall not be construed to create any duty or obligation by us to perform any such act, or to execute or consent to any such transaction or matter, except a release of the Deed of Trust upon full repayment of all sums secured thereby.

**24. WARNING.** Unless you provide us with evidence of the insurance coverage as required by our contract or loan agreement, we may purchase insurance at your expense to protect our interest. This insurance may, but need not, also protect your interest. If the collateral becomes damaged, the coverage we purchase may not pay any claim you make or any claim made against you. You may later cancel this coverage by providing evidence that you have obtained property coverage elsewhere.

You are responsible for the cost of any insurance purchased by us. The cost of this insurance may be added to your contract or loan balance. If the cost is added to your contract or loan balance, the interest rate on the underlying contract or loan will apply to this added amount. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of coverage.

The coverage we purchase may be considerably more expensive than insurance you can obtain on your own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.



25. **Protective Advances.** This Deed of Trust secures any advances we, at our discretion, may make under Section 6 of this Deed of Trust to protect our interest in the Property and rights under this Deed of Trust.

26. **Riders to this Deed of Trust.** If one or more riders are executed by you and recorded together with this Deed of Trust, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Deed of Trust as if the rider(s) were a part of this Deed of Trust. [Check applicable box(es)]

- Condominium Rider
- 1-4 Family Rider
- Planned Unit Development Rider

Other(s) (specify)

Home Equity Line of Credit Adjustable Rate Rider

BY SIGNING BELOW, You accept and agree to the terms and covenants contained in this Deed of Trust and in any rider(s) executed by you and recorded with it.

[Redacted Signature]

CHRISTOPHER L STONE

4/17/2026 (Seal)  
DATE

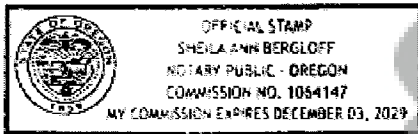
[Redacted Signature]

JENNIFER A STONE

4-17-2026 (Seal)  
DATE

State of Oregon  
County of KLAMATH FALLS

This record was acknowledged before me on April 17, 2026 (date) by CHRISTOPHER L STONE and JENNIFER A STONE.



[Redacted Signature]  
Notary Public,  
State of Oregon

Lender: Rogue Credit Union  
NMLS ID: 776623  
Loan Originator: Alex Robles  
NMLS ID: 2613060



**HOME EQUITY LINE OF CREDIT ADJUSTABLE RATE RIDER**  
(WSJ Prime Rate (daily) - Rate Caps)

THIS HOME EQUITY LINE OF CREDIT ADJUSTABLE RATE RIDER is made this 17th day of April, 2026 and is incorporated into and amends and supplements the Mortgage, Open-End Mortgage, Deed of Trust, Open-End Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Home Equity Line of Credit Agreement (the "Agreement") to Rogue Credit Union, a State Chartered Credit Union (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

**THE AGREEMENT CONTAINS PROVISIONS ALLOWING FOR A CHANGE IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE AGREEMENT LIMITS THE AMOUNT THE BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES THE BORROWER MUST PAY.**

**ADDITIONAL COVENANTS.** In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Agreement provides for monthly payments as defined in Agreement Section 7. Minimum Payments ("Monthly Payment") and an initial interest rate of 6.740%. The Agreement provides for changes in the interest rate and the Monthly Payments as follows:

**5. LENGTH OF YOUR DRAW PERIOD AND REPAYMENT PERIOD.** You may take Advances for a period of 120 Monthly Statement Periods after the date your Credit Account is opened ("Draw Period"). After the Draw Period, unless extended, you may not take further Advances. Your principal balance will then be fixed and you will be required to repay it and any interest and other charges which accrue over the next 180 Monthly Statement Periods ("Repayment Period"). The last day of the Repayment Period will be **May 15, 2051** ("Maturity Date"). You must pay all sums owed on the Maturity Date in full.

A Monthly Statement Period is an interval of approximately one month beginning on the date your Credit Account is opened and recurring regularly until your Credit Account is finally closed. Monthly Statement Periods occur regardless of whether there is a balance or any activity in your Credit Account or whether we have sent



you a statement for the period. Your first Monthly Statement Period may be shorter than a month depending on when your Credit Account is opened.

**7. MINIMUM PAYMENT.** Each billing statement we send you will identify a minimum monthly payment amount that you must pay. During the Draw Period (including any extension thereof), your minimum monthly payment will be the amount of any accrued finance charge, plus any fees and any amounts past due.

The minimum monthly payment during the Draw Period will not reduce the principal that is outstanding on your Credit Account.

During the Repayment Period, your minimum monthly payment will be the amount sufficient to amortize the principal amount you owe on the last day of the Draw Period, plus interest, in substantially equal installments during the Repayment Period, plus any fees and any amounts past due.

If the periodic rate and corresponding Annual Percentage Rate change during the Repayment Period (as described in Section 8 below), your minimum monthly payment will be adjusted accordingly (as described in Section 8 below).

In addition, and regardless of whether an escrow account has been established, if you fail to pay (a) taxes, assessments (including condominium and planned unit development assessments, if any) and other items which may attain priority over the Security Instrument; (b) premiums for hazard insurance and any mortgage insurance required by us under the Security Instrument; and (c) leasehold payments or ground rents on the Property, if any, we may require you to make additional monthly payments to us for those amounts, or we may charge those amounts to your Credit Account as Advances. **You may obtain all required hazard insurance on the Property from anyone you want that is reasonably acceptable to us.**

You may prepay the amount of any Advances at any time before payment is due.

**8. FINANCE CHARGES.** Periodic Finance Charges (interest) begin to accrue on the day an Advance is charged to your Credit Account and continue until the outstanding balance on the Advance is paid in full. Periodic Finance Charges on your Credit Account will be determined by applying a Daily Periodic Rate to the daily balance (including current transactions) of Advances owed on your Credit Account. To calculate the daily balance of Advances, we take the beginning balance of Advances owed on your Credit Account each day, add any new Advances, and subtract any payments or credits applied to Advances. This gives us the daily balance of Advances (including current transactions). We then apply the applicable daily periodic rate to each daily balance of Advances and add up the results of this daily interest computation for each day of the Monthly Statement Period. This total is the periodic Finance Charge for the Monthly Statement Period.



We treat credit balances as zero balances when we figure the balances that are subject to periodic Finance Charge.

The periodic rate and its corresponding Annual Percentage Rate are variable rates based on an interest rate index. The index for your Credit Account is the **Prime Rate** as most recently published on the first day of each calendar month in the "Money Rates" table in any U.S. edition, including any electronic edition, of *The Wall Street Journal* (the "Index"). We will use the highest **Prime Rate** if more than one is published. The **Prime Rate** is merely a pricing index. It is not intended, and you should not consider it, to represent the lowest or the best interest rate that we, our affiliated organizations or any other financial institution may charge. If the **Prime Rate** becomes unavailable during the term of this Agreement, we may designate a substitute Index and Margin upon notice to you. The Daily Periodic Rate and its corresponding Annual Percentage Rate may change (increase or decrease) the first day of the Monthly Statement Period after the Index changes.

An increase in the Annual Percentage Rate and the Daily Periodic Rate will result in a higher periodic Finance Charge and a higher minimum payment, while a decrease in those rates will result in a lower periodic Finance Charge and a lower minimum payment, assuming the same principal balance and number of days in the Monthly Statement Period. We will determine your daily periodic rate by adding **-0.010** percentage points (the "Margin") to the Index, and dividing the result by 365.

At no time will your **ANNUAL PERCENTAGE RATE** be greater than **18.000%** or less than **3.990%**. The Annual Percentage Rate cannot increase or decrease by more than **11.260** percentage points in any **1 month period** due to changes in the Index. The Annual Percentage Rate does not include costs other than interest.

If this box is checked, you have authorized us to deduct the minimum monthly payment you owe as shown on your periodic statement from a designated checking account (the "Checking Account") by automatic electronic funds transfer (the "Auto Debit Feature"). The following provisions regarding a decrease in your Margin and interest rate for the duration of the Auto Debit Feature, and the impact of such a decrease on your Credit Account, apply:

Because you have elected to use the Auto Debit Feature to make your minimum monthly payments, you will receive a **0.500** percentage point discount (reduction) from the regular Margin and interest rate that would otherwise apply to your Credit Account (as described in this Agreement) unless and until the Auto Debit Feature is no longer in effect. However, this Margin and interest rate reduction does not apply to (and does not change) any maximum or minimum Annual Percentage Rates described in this Agreement. You understand and agree that the use of the Auto Debit Feature is voluntary on your part and is not a condition for your receipt of the Credit Account. If you or we (or someone else, including without limitation



your depository financial institution) discontinue the Auto Debit Feature, or if the Checking Account is closed, whether by you, us, or someone else, for any reason, the discount (reduction) described above from the regular Margin and interest rate will end and the regular Margin and interest rate that would have otherwise applied to your Credit Account if you had not elected to use the Auto Debit Feature (as described in this Agreement) will resume effective on or in our discretion after the date the Auto Debit Feature is no longer in effect. Any limit described above on the amount by which the Annual Percentage Rate may increase in a 1 month period due to changes to the Index does not apply to an interest rate increase resulting from the Auto Debit Feature no longer being in effect. If your interest rate increases because the Auto Debit Feature is no longer in effect, your minimum monthly payment due on your Credit Account will increase.

**B. TRANSFER OF THE PROPERTY**

Section 14 of the Security Instrument is amended to read as follows:

**Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred without our prior written consent, we may, at our option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by us if exercise is prohibited by federal law as of the date of this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Home Equity Line of Credit Adjustable Rate Rider.

  
CHRISTOPHER L STONE 4/17/2026 (Seal)  
DATE

  
JENNIFER A STONE 4-17-2026 (Seal)  
DATE

