

Please complete the backside including the signature for Borrower(s) and mail form to us. For questions, please contact our loan department at 857-5541.

A \$50 processing fee applies to each loan that the skip is applied to. Offer does not include VISA, Mobile Homes, Home Equity, Real Estate or Lines of Credit. The offer is for December payment(s) only. The \$50 fee may be paid by check or drawn from your account automatically. Interest will continue to accumulate on your loan during the month you skip payment. Loans must be current with no delinquency and this offer is subject to approval which includes a minimum credit score of 600.

This agreement relates
to Loan Number:

Originally
Dated:

This Agreement
Date:

Definitions: As used in this agreement, the term "I" means the Borrower(s) named on back; "You" means the Lender named on the front; "Original Obligation" means my previous agreement to pay you money (referred to above by Loan Number and original date), and any related agreements such as a security agreement.

Extension Agreement: You and I have entered into an original obligation which is a

By entering into this agreement, we are extending the due date(s) of

payments of the original obligation.

The original due date(s) and the amount(s) of the payment(s)
extended by this agreement, are as follows:

The extended due date(s) and the amount(s) then due (including
any fee or interest due on the new maturity date(s) are as follows:

\$ originally due

\$ extended due

Cost: For this extension, I agree to pay you the fees indicated below and/or additional interest as previously in effect on this obligation.

A total fee of \$ 50.00

Upon prepayment of the entire outstanding balance of this obligation:

a portion of this fee may be refunded, as provided by law.

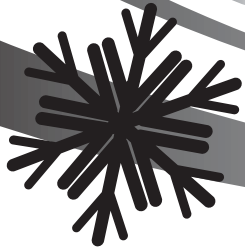
this fee will not be refunded.

Additional Terms: This agreement does not in any way, satisfy or cancel the original obligation. Except as specifically amended by this agreement, all other terms of the original obligation remain in effect. This means and includes, but is not limited to: (1) property which secures the original obligation will continue to secure my total responsibility to pay you as amended by the agreement. (2) All parties who have a responsibility to pay you in any way the original obligation (including any co-makers, endorsers and guarantors) remain responsible for the total amount I owe you as amended by this agreement. If you require the consent to this extension by any additional party, I agree to obtain such consent, and this extension agreement will not be effective if the consent is not obtained. (3) Any post-maturity interest rate provided for in this original obligation (except as specifically contracted for here) shall now begin to apply after the last scheduled payment of the original obligation as amended by this agreement. (4) You will not be responsible to further extend the payments affected by this agreement or any other scheduled payment. All other scheduled payments not affected by this agreement shall remain due as previously scheduled. (5) All provisions for default, remedies, attorney's fees (if any) etc. remain in effect. (6) My responsibility (if any) to provide insurance on the property which secures the original obligation (if any) shall remain in effect. However, the term of such insurance policy will not be extended to cover any additional term resulting from this agreement unless contracted for and any additional premium is paid. (7) The term of any Credit Life and/or Disability Insurance coverage purchased in connection with the original obligation will not be extended for the additional term provided for in this agreement unless contracted for and any additional premium is paid.

Signature of authorized lender

December 2017 Skip-A-Loan Payment!

On your Affinity First Federal
Credit Union loan for the
entire month of December.
701-857-5541 • affinity@srt.com



Borrower

Co-Borrower
If applicable

Street

City, State, Zip

Cell Phone

Borrower

Co-Borrower

Account No.

Fee: Charge My Checking Charge My Savings Check Enclosed

Signature(s) of Borrowers—By signing below, I agree to the terms of this extension:

X

X