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PAYROLL DEDUCTION AND LOAN PAYMENT MODIFICATION AGREEMENT

The undersigned Borrower(s) presently have a loan(s) with the Credit Union that are set up for payment via payroll deduction.

CHANGE TO BORROWER(S) EMPLOYER(S) PAYMENT METHOD: The method and time periods for payment of the undersigned by Borrower(s) employer(s) is being changed. This change will create a need to change the payments pursuant to the contractual agreements between the Borrower(s) and the Credit Union. The Credit Union is not a party to any agreements between the Borrower(s) and Borrower(s)' employer(s), but is willing to consent to modification of the Borrower(s)' loan payment obligations in order to facilitate the changes in the method of employment compensation explained herein. Therefore, the Credit Union agrees to accept the changes to the borrower(s)' payment obligations as set forth herein.

It is acknowledged and agreed that this modification is an unequivocal benefit to the Borrower(s), and is made upon the Borrower(s)' request. The effect of this change may extend the term of the loan, change the Borrower(s)' original payments, cause the Borrower(s) to pay more in interest charges, and/or may otherwise have an adverse affect upon the payment terms under the loan agreement(s) hereby modified.

The Borrowers(s) and Credit Union agree that said loan agreement(s) be modified only to the limited extent hereinafter set forth; that all other terms, conditions and covenants of said loan agreement(s) remain in full force and effect; and that all other agreements between the Borrower(s) and Credit Union shall remain in full force and effect, and be binding on the Borrower(s) and Credit Union, except as herein specifically modified. It is agreed that this Agreement will not disturb the existing priority of any Security for the loan agreement(s).

SIGNATURES: This Agreement is subject to the terms and conditions set forth herein and in the loan agreement(s) together with any and all documents executed therewith, which are made a part of this Agreement by reference. A new payroll deduction card is required in order to facilitate the borrower(s)' request. It is the Borrower(s)' sole obligation to insure any actions are taken via the Borrower(s)' employer(s) to insure payments in the amounts set forth herein are timely deposited. The Borrower(s) authorized the Credit Union to provide a copy of this agreement and such other information as may be needed to the Borrower(s)' Employer(s) in order to facilitate this request.

This/these changes will be effective upon the first payroll deduction the Credit Union receives after the execution of this modification agreement. This transition may cause Borrower(s)' account(s) to incur a deficiency during the transition phase, which the Borrower(s) agree to pay separately within the contract terms between the parties. It will be the Borrower(s)' sole responsibility to determine if there is any such delinquency and to make arrangements for payment thereof.

Borrower's Signature	Co-Borrower's Signature
Date	Date

Account# _____ Loan ID(s) Change Request: _____

Reason for Change: _____

Contact No. (Borrower) _____ Contact No. (Co-Borrower) _____

Select One or More Changes:

- Due Date Payroll Deduction to Coupon Automatic Transfer to Coupon
- Automatic Transfer to Payroll Deduction
- Payroll Deduction to Automatic Transfer from Acct# _____
- Monthly to Semi-Monthly Payments (Payroll Deduction Only)

To Be Completed By CU Staff: Teller # _____ Initial _____

Date Completed FM _____ Completed By: _____