

STATEMENT DISCLOSURE

SIMPLE INTEREST MORTGAGE LOANS and MOBILE HOME LOANS: Your FINANCE CHARGE on these loans is determined by applying the applicable Daily Periodic Rate indicated on the reverse side of this statement to the daily unpaid principal balance. FINANCE CHARGES are imposed at the applicable Daily Periodic Rate from the date the loan is funded and continue to accrue on unpaid balances as long as they remain unpaid. The Daily Periodic Rate is the ANNUAL PERCENTAGE RATE divided by 365 (366 during leap year). To get the daily unpaid principal balance, we take the beginning balance each day, add any debits, and subtract any payments or credits. The daily unpaid principal balance does not include unpaid FINANCE CHARGES. There is no penalty for prepayment; prepayment will reduce the FINANCE CHARGE. Refer to the loan note for late payment information.

AMORTIZED INTEREST MORTGAGE LOANS, MOBILE HOME LOANS, AND SECOND MORTGAGE LOANS: A portion of your FINANCE CHARGE on these loans is based upon an amortization schedule. Such portion of your FINANCE CHARGES is imposed at the applicable Daily Periodic Rate indicated on the reverse side of this statement from the date your loan is funded and continues to accrue on the unpaid balance (in accordance with your amortization schedule) as long as it remains unpaid. However, at the time the loan is settled, you will be required to prepay the interest portion of the FINANCE CHARGE from the date the loan is funded to the first day of the following month. Thereafter, the interest portion of the FINANCE CHARGE accrues based on the unpaid principal balance per your amortization schedule. The Daily Periodic Rate is the ANNUAL PERCENTAGE RATE divided by 360. There is no penalty for prepayment; prepayment will reduce the FINANCE CHARGE. Refer to the loan note for late payment information.

INTEREST FIRST OPTION ON AMORTIZED MORTGAGE LOANS: During the interest only period the monthly payment is calculated by multiplying the unpaid principal balance by the interest rate and dividing by 12 months. Each month, you will have to pay the interest that has accrued on your loan in the previous month, taking into account any voluntary repayments of principal you have made on the loan that have been processed in time to be reflected on your monthly billing statement. Upon completion of the interest only period the loan will convert to a fully amortized mortgage paying principal and interest monthly. The escrow payment, if applicable, is added to calculate the full monthly payment.

We may report information about your loan(s) to the consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your consumer report(s).

HOUSING COUNSELOR INFORMATION: If you would like consulting or assistance, you can contact the U.S. Department of Housing and Urban Development. For a list of the homeownership counselors or counseling organization in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287.

CENTRALIZED ADDRESS FOR BANKRUPTCY CORRESPONDENCE: Please be advised that all correspondence relating to bankruptcy filing should be directed to the following address: VyStar Credit Union, Attn: Collections Department - Bankruptcy Processing, P.O. Box 45085, Jacksonville, FL 32232-5085.

FOR OVERNIGHT PAYMENT DELIVERY, SEND TO: VyStar Credit Union, Attn: Item Processing, 4949 Blanding Blvd, Jacksonville, FL 32210

IN CASE OF ERRORS OR IF YOU HAVE QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong or you need more information about your statement, please contact us as soon as possible.

Write us at:

VyStar Credit Union
P. O. Box 41145
Jacksonville, FL 32203-1145

Call us at:

(904) 908-2424 or
(800) 445-6289, extension 2424

We need the following information to research your request:

- Your name
- Mortgage account number
- Describe the error you believe has occurred

We will acknowledge your request in writing within 5 days of receipt (excluding legal public holidays, Saturdays and Sundays). Within 30 to 45 days (excluding legal public holidays, Saturdays and Sundays) we will correct the error and provide you with written notification of the correction, or conduct an investigation and provide you with written notification that no error occurred.