



Smart Financial Credit Union
 4605 Southwest Freeway, Suite 100
 P.O. Box 920719
 Houston, TX 77292-0719
 (713) 850-1600 : (800) 392-5084
 www.smartcu.org

**MODIFICATION AGREEMENT -
 CONSUMER CLOSED-END**

BORROWER	DATE OF LOAN	LOAN MATURITY DATE
CO-BORROWER	MEMBER NUMBER	LOAN ACCOUNT NUMBER

By signing below, I agree to modify the terms of the above-referenced loan in the following manner, effective as of the date of this Modification Agreement: (check as applicable):

INTEREST RATE CHANGE:

My new APR is _____ %, beginning on _____, and
 shall continue for the remainder of the loan.
 shall revert back to my original APR of _____ % on _____.
 My loan term is being extended. My new Maturity Date is _____.

PAYMENT FREQUENCY and AMOUNT CHANGE:

I am changing my payment frequency from _____ to _____ for the remainder of my loan term. Beginning on _____ (date), my
 _____ (frequency) payment shall be \$ _____.
 My loan term is being extended. My new Maturity Date is _____.

PAYMENT AMOUNT CHANGE:

My new _____ (frequency) payment amount is \$ _____ beginning on _____ (date), and
 shall continue for the remainder of the loan.
 shall revert back to the previous amount of \$ _____ beginning on _____ (date).
 My loan term is being extended. My new Maturity Date is _____.

DUE DATE CHANGE/EXTENSION:

My due date is changing from _____ to _____.
 My loan term is being extended. My new Maturity Date is _____.

PRODUCT PURCHASE:

I have elected to purchase _____ (product name(s)). The product disclosures and the cost of the product(s) have been provided to me. To cover the cost of this product(s),

My _____ (frequency) payment will increase from \$ _____ to \$ _____ beginning on _____ (date).
 My loan term is being extended. My new Maturity Date is _____.

SUBSTITUTION OF COLLATERAL:

Credit Union agrees to release _____ (collateral description) collateral, and I hereby grant a security interest in the following collateral:
 _____ (collateral description) and agree to the terms of the Security Agreement contained in my Consumer Lending Plan.

I promise to pay all amounts due according to the terms of this Modification Agreement. All other terms of my Consumer Lending Plan remain unchanged.

BORROWER'S SIGNATURE	DATE
X	

CO-BORROWER'S SIGNATURE	DATE
X	

CREDIT UNION SIGNATURES:

The above transaction(s) have been:

Approved Rejected

CU AUTHORIZED SIGNATURE	DATE
X	

PRINT NAME