

HOME EQUITY LINE OF CREDIT DISCLOSURE

MINIMUM BALANCE REQUIREMENT ADDENDUM

In consideration of National Bank of Southwest Florida absorbing the settlement costs on the subject revolving line of credit, borrower(s) agree to fund, during the first year, a minimum balance on the line of fifty per cent (50.00%) of the loan amount for a minimum of 90 consecutive days.

If Borrower(s) does not meet this provision, National Bank of Southwest Florida (Lender) shall charge Borrower(s) a usage penalty of one per cent (1.00%) of the loan amount with a minimum charge of \$200.00.

The Borrower, after having read the contents of the above disclosure addendum, acknowledges receipt of this Disclosure Addendum and further acknowledges that this Disclosure Addendum was completed in full prior to its receipt. The Borrower also acknowledges receipt of the handbook entitled "When Your Home Is On the Line: What You Should Know About Home Equity Lines of Credit".

BORROWER:

Borrower

Date

Borrower

Date