



P.O. Box 1052  
 Northridge, CA 91328  
 Phone: (818) 993-6328  
 FAX: (818) 993-0324

**NOTE, SECURITY AGREEMENT AND  
 FEDERAL DISCLOSURE STATEMENT**

In this Note, Security Agreement and Federal Disclosure Statement ("Note"), the words I, Me, and My mean each and all of those who sign below, endorse, negotiate the check(s), or who are otherwise bound by this Note. The words You, Your, Yours and Credit Union means MATADORS COMMUNITY CREDIT UNION.

BORROWER(S) NAME AND ADDRESS

[Redacted]

10731 Pearl St  
 Garden Grove , CA 92840

DATE OF LOAN 10/12/2017	MEMBER NUMBER 1026900
LOAN NUMBER 51	MATURITY DATE 12/10/2029

TRUTH-IN-LENDING DISCLOSURE			
<b>ANNUAL PERCENTAGE RATE</b> <small>The cost of my credit as a yearly rate.</small>	<b>FINANCE CHARGE</b> <small>The dollar amount the credit will cost me.</small>	<b>AMOUNT FINANCED</b> <small>The amount of credit provided to me or on my behalf.</small>	<b>TOTAL OF PAYMENTS</b> <small>The amount I will have paid after I have made all payments as scheduled.</small>
<b>2.99 %</b>	<b>\$5,228.32 e</b>	<b>\$26,515.00</b>	<b>\$31,743.32 e</b>

My payment schedule will be:

Number of Payments	Amount of Each Payment	When Payments Are Due / Starting
143	\$220.45	Monthly, Beginning 1/10/2018
1	\$218.97	12/10/2029

**LATE CHARGES:** A late charge of 5% of the payment amount due will be charged on payments received ten (10) or more days after the date the payment was due.  
**PROPERTY INSURANCE:** I may obtain property insurance from anyone I want that is acceptable to the Credit Union.

Interest begins accruing from the funding date. If you have elected to have your first payment due date greater than 30-days after the funding date, there is a chance that initial payment(s) will be applied to interest-only.

See the Note and Security Agreement on the reverse for any additional information about security interests, nonpayment, cross collateralization, default, cross default, any required payment in full before the scheduled date, and penalties.

PREPAYMENT: If I pay off early, I will not have to pay a penalty. This is a simple interest loan. Interest is only due once it has accrued.

**SECURITY INTEREST DISCLOSURE**  
 18 Solar Panels:Kyocera KU270-6MCA  
 1 Inverter: SMA Sunny Boy 6000US-12-240V

**Security Agreement:** I agree to give you a security interest in all the property listed above. I consent to a UCC-1 Financing Statement being recorded in the County Recorder's office in the county where I own real property which will serve as a lien on my property to secure the repayment of my loan. I consent to the UCC-1 Financing Statement being renewed every five (5) years until my loan is paid in full. [See reverse side for important information] e = estimate

**Note and Security Agreement**

**PROMISE TO PAY:** To repay my Loan I jointly and severally promise to pay to you at your office or to your order the "Total of Payments" (shown above) in lawful money of the United States. The minimum scheduled amount due for each payment is set forth in the payment schedule (shown above). I understand that each payment is applied first to Collection Costs, if any, late charges, if any, and any other fees and charges, if any, then to FINANCE CHARGES, and then to the Amount Financed. Payments will continue until I have paid in full the Amount Financed, FINANCE CHARGES and any other fees and charges.

The amount of any Credit Insurance, if applicable, is reflected in the "Total of Payments" shown above.

**CONTRACTUAL LIEN ON ACCOUNTS:** In addition to the above security, I give to you a contractual lien (i.e., a security interest) on all funds in any share account (including, but not limited to, my Share Savings, Checking Account and Share Certificate Accounts, but excluding IRA accounts) with you on which I am a signatory or in which I have an ownership interest now or in the future, regardless of the source of the funds. I agree that you may use such funds, without notice, to pay any debts or amounts owed to you by me, other than obligations secured by real property or where otherwise prohibited by federal or state law or regulation.

**ITEMIZATION OF AMOUNT FINANCED:** \_\_\_\_\_ Contractor fee: \_\_\_\_\_

BY SIGNING OR ENDORSING THE PROCEEDS OF THE CHECK(S) and attached receipt, if applicable, WITH THE LOAN NUMBER SHOWN ABOVE, or by use of the funds as evidenced by a transfer to a Share/Savings or Checking Account, I agree to make and be bound by the Note, Security Agreement and Federal Disclosure, including the terms and conditions on the reverse. I acknowledge and agree that I have read this entire agreement and have a received a copy. Moreover, I have either published or caused the Credit Union to create an application based upon information I provided the Credit Union, either verbally or in writing, and said information is true and correct.

Primary Borrower DocuSigned by:  X _____ Date <u>10/16/2017</u>	Other Signature (Where Applicable) DocuSigned by:  X _____ Date <u>10/16/2017</u>
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**ANY FAX OF MY SIGNATURE MAY BE HELD ENFORCEABLE AS MY GENUINE SIGNATURE**

**NOTICE: SEE REVERSE FOR ADDITIONAL TERMS  
 MEMBER: SIGN ABOVE AND RETURN ONE COPY TO THE CREDIT UNION. KEEP ONE COPY FOR YOUR FILES.**