



LOANLINER

Permanent Security Agreement *PLUS*

NAME AND ADDRESS

LOAN NUMBER

In this agreement all references to "credit union," "we," "our" or "us" mean the credit union whose name appears on this agreement and anyone to whom the credit union assigns or transfers this agreement. All references to "you," "your" or "borrower" mean each person who signs this agreement. You have previously executed an open-end agreement ("Plan") with the credit union (loan number specified above) under which you may receive credit from time to time. If you are required to provide security in connection with a particular extension of credit ("Advance") the property that is security will be described on a receipt, voucher or other document that you receive at the time of the Advance. That property description and the terms below together constitute the Security Agreement. Some of the provisions of this agreement apply only if the credit union is state chartered. A credit union is state chartered if its name does not include the words "Federal Credit Union" or "FCU."

1. THE SECURITY FOR THE PLAN -- You give us what is known as a security interest in all property described in any receipt, voucher or other document you receive for the Advance. The security interest you give includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which you buy within 10 days of the Advance or any extensions, renewals or refinancing of the Advance. It also includes any money you receive from selling the property or from insurance you have on the property. If the value of the property declines, you promise to give us more property as security if asked to do so.

2. WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS -- The security interest secures the Advance and any extensions, renewals or refinancings of the Advance. **It also secures any other advances you have now or receive in the future under the Plan and any other amounts or loans, including any credit card loan, you owe us for any reason now or in the future, except any loan secured by your principal residence.** If the property is household goods as defined by the Federal Trade Commission Credit Practices Rule, the property will secure only the Advance and not other amounts you owe.

3. OWNERSHIP OF THE PROPERTY -- You promise that you own all property you give as security or if the Advance is to buy the property, you promise you will use the Advance for that purpose. You promise that no one else has any interest in or claim against the property that you have not already told us about. You promise not to sell or lease the property or to use it as security for a loan with another creditor until the Advance is repaid. You promise you will allow no other security interest or lien to attach to the property either by your actions or by operation of law.

4. PROTECTING THE SECURITY INTEREST -- If your state issues a title for the property, you promise to have our security interest shown on the title. We may have to file what is called a financing statement to protect our security interest from the claims of others. If asked to do so, you promise to sign a financing statement. You also promise to do whatever else we think is necessary to protect our security interest in the property. You promise to pay all

costs, including but not limited to any attorney fees, we incur in protecting our security interest and rights in the property, to the extent permitted by applicable law.

5. USE OF PROPERTY -- Until the Advance has been paid off, you promise you will: (1) Use the property carefully and keep it in good repair. (2) Obtain our written permission before making major changes to the property or changing the address where the property is kept. (3) Inform us in writing before changing your address. (4) Allow us to inspect the property. (5) Promptly notify us if the property is damaged, stolen or abused. (6) Not use the property for any unlawful purpose. (7) Not to retitle property in another state without telling us.

6. PROPERTY INSURANCE, TAXES AND FEES -- You must maintain property insurance on all property that you give as security under the Plan. You may purchase the property insurance from anyone you choose who is acceptable to the Credit Union. The amount and coverage of the property insurance must be acceptable to us. You may provide the property insurance through a policy you already have, or through a policy you get and pay for. You promise to make the insurance policy payable to us and to deliver the policy or proof of coverage to us if asked to do so.

If you cancel your insurance and get a refund, we have a right to the refund. If the property is lost or damaged, we can use the insurance settlement to repair the property or apply it towards what you owe. You authorize us to endorse any draft or check which may be payable to you in order for us to collect any refund or benefits due under your insurance policy. You also promise to pay all taxes and fees (like registration fees) due on the property.

If you do not pay the taxes or fees on the property when due or keep it insured, we may pay these obligations, but we are not required to do so. Any money we spend for taxes, fees or insurance will be added to the unpaid balance of the Advance and you will pay interest on those amounts at the same rate you agreed to pay on the Advance. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor our loans for the purpose of determining whether you and other borrowers have complied with the insurance requirements of our loan agreements or may engage others to do so. The insurance charge added to the Advance may include (1) the insurance company's payments to us and (2) the cost of determining compliance with the insurance requirements. If we add amounts for taxes, fees or insurance to the unpaid balance of the Advance, we may increase your payments to pay the amount added within the term of the insurance or approximate term of the Advance.

7. INSURANCE NOTICE -- If you do not purchase the required property insurance, the insurance we may purchase and charge you for will cover only our interest in the property. The premium for this insurance may be higher because the insurance company may have given us the right to purchase insurance after uninsured collateral is lost or damaged. **The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.**

8. DEFAULT -- *The following paragraph applies only to Wisconsin borrowers.* You will be in default if breaking any promise you make under this agreement materially impairs the condition, value, or protection of or our rights in any property you give as security. You will be in default if any property you have given us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the property or our security interest in it. You will also be in default under this agreement if you are in default under the Plan.

The following paragraph applies to all other borrowers: You will be in default if you break any promise you make under this agreement. You will also be in default if you are in default under the Plan.

9. WHAT HAPPENS IF YOU ARE IN DEFAULT -- *The following paragraph applies to borrowers in Colorado, District of Columbia, Iowa, Kansas, Maine, Massachusetts, Missouri, Nebraska, West Virginia and state chartered credit unions lending to South Carolina borrowers.* When you are in default and after expiration of any right you have under applicable state law to cure your default, we can require immediate payment of your outstanding balance under the Plan without giving you advance notice.

The following paragraph applies only to borrowers in Wisconsin. When you are in default and after expiration of any right you have under applicable state law to cure your default, we may require immediate payment of your outstanding loan balance under the Plan and seek possession of property given as security. You may voluntarily give the property to us if you choose, or we may seek to take possession of the property by judicial process. If the property is repossessed by the credit union, you agree to pay reasonable expenses incurred in disposing of the property. You must pay any amount that remains unpaid after the sale money has been applied to what you owe under the Plan. You agree to pay interest on any unpaid amount at the same rate as the advance, or, if applicable, at the default rate disclosed on the Addendum, until that amount is paid.

If the property is located outside Wisconsin at the time of default, we may take possession of the property without judicial process, if permitted by the state where the property is located. If the property is a motor vehicle, mobile home, trailer, snowmobile, boat or aircraft, you will also be required to pay any costs permitted by Section 422.413 of the Wisconsin Statutes.

The following paragraph applies to borrowers in all other states and federally chartered credit unions lending to South Carolina borrowers. When you are in default, we can require immediate payment (acceleration) of what you owe under the Plan and take possession of the property. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration.

The following paragraphs apply to all borrowers, except borrowers in Wisconsin. You agree the Credit Union has the right to take possession of the property without judicial process if this can be done without breach of the peace. If we ask, you promise to deliver the property at a time and place we choose. If the property is a motor vehicle or boat, you agree that we may obtain a key or other device necessary to unlock and operate it, when you are in default. We will not be responsible for any other property not covered by this agreement that you leave inside the property or that is attached to the property. We will try to return that property to you or make it available for you to claim.

After we have possession of the property, we can sell it and apply the money to any amounts you owe us. We will give you notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the property will be deducted from the money received from the sale. Those costs may include the cost of storing the property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code.

If you have agreed to pay the Advance, you must pay any amount that remains unpaid after the sale money has been applied to any unpaid balance of the Advance and to what you owe under this agreement. You agree to pay interest on that amount at the same rate as the advance, or if applicable, at the default rate disclosed on the Addendum, until that amount has been paid.

10. DELAY IN ENFORCING RIGHTS AND CHANGES IN THE PLAN -- We can delay enforcing any of our rights under this agreement any number of times without losing the ability to exercise our rights later. We can enforce this agreement against your heirs or legal representatives. If we change the terms of the Plan, you agree that this agreement will continue to protect us.

11. CONTINUED EFFECTIVENESS -- If any part of this agreement is determined by a court to be unenforceable, the rest will remain in effect.

12. NOTICE TO NORTH DAKOTA BORROWERS PURCHASING A MOTOR VEHICLE -- THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION. IF IT IS REPOSSESSED AND SOLD TO SOMEONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, YOU MAY HAVE TO PAY THE DIFFERENCE.

13. NOTICE FOR ARIZONA OWNERS OF PROPERTY -- It is unlawful for you to fail to return a motor vehicle that is subject to a security interest, within thirty days after you have received notice of default. The notice will be mailed to the address you gave us. It is your responsibility to notify us if your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.00.

SIGNATURES			
BY SIGNING BELOW YOU AGREE TO MAKE AND BE BOUND BY THE PROMISES IN THE SECURITY AGREEMENT.			
<input checked="" type="checkbox"/> (SEAL)		<input checked="" type="checkbox"/> (SEAL)	
BORROWER 1 SIGNATURE	DATE	WITNESS SIGNATURE	DATE
<input checked="" type="checkbox"/> (SEAL)		<input checked="" type="checkbox"/> (SEAL)	
BORROWER 2 SIGNATURE	DATE	WITNESS SIGNATURE	DATE

PRINT YOUR NAME AND ACCOUNT NUMBER AT THE TOP OF EACH PAGE.
SIGN AND DATE THE BOTTOM OF THE SECOND PAGE.
FAX BOTH PAGES TO 404-677-4807 OR MAIL BOTH PAGES TO:
DELTA COMMUNITY CREDIT UNION
P.O. BOX 20541
ATLANTA, GA 30320-2541