

RECORDED AT THE REQUEST OF
CHICAGO TITLE - INLAND EMPIRE

Recording Requested By:
Orange County's Credit Union, a State
Chartered Credit Union

After Recording Return To:
Orange County's Credit Union
1701 E. St Andrew Place
Santa Ana, CA 92705
800-506-5070

Prepared By:
Jed Maloles
Orange County's Credit Union
1701 E. Saint Andrew
Santa Ana, CA 92705-4934
714-755-5900

Title Order No.: 7102210630-DA
Escrow No.: 264860-HD
LOAN #: 63973

Recorded in Official Records, Orange County
Hugh Nguyen, Clerk-Recorder



118.00

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2022000270821 2:32 pm 08/05/22

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OPEN END DEED OF TRUST (Securing Future Advances)

THIS DEED OF TRUST is made on **August 1, 2022.**
AND DIONISIA V. DURGIN, HUSBAND AND WIFE AS JOINT TENANTS.

The trustor is **DARRON J. DURGIN**

whose address is **1727 S Latus Pl, Anaheim, CA 92804**

(herein "Borrower").

The trustee is **Chicago Title Company ALTA**

("Trustee"). The beneficiary is **Orange County's Credit Union, a State Chartered Credit Union,**

whose address is **1701 E. St Andrew Place, Santa Ana, CA 92705.**

In this Deed of Trust, the terms "you," "your" and "yours" refer to the trustor(s). The terms "we," "us" and "our" refer to the beneficiary.

CA - DEED OF TRUST - Single Family - HELOC - HC# 19376 (11/14/99)
ICE Mortgage Technology, Inc.

Page 1 of 8

CAQDEDL 0514
CAQDEDL (CLS)
08/01/2022 08:51 AM PST



LOAN #: 63973

Pursuant to a Home Equity Line of Credit Agreement dated the same date as this Deed of Trust ("Agreement"), you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of **TWO HUNDRED THOUSAND AND NO/100******* Dollars (U.S. **\$200,000.00**). All amounts due under the Agreement must be paid in full not later than **August 27, 2047**.

You agree that this Deed of Trust shall continue to secure all sums now or hereafter advanced under the terms of the Agreement including, without limitation, such sums that are advanced by us whether or not at the time the sums are advanced there is any principal sum outstanding under the Agreement. The parties hereto intend that this Deed of Trust shall secure unpaid balances, and all other amounts due to us hereunder and under the Agreement.

This Deed of Trust secures to us: (a) the repayment of the debt evidenced by the Agreement, with interest, and all refinancings, renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under this Deed of Trust to protect the security of this Deed of Trust; and (c) the performance of your covenants and agreements under this Deed of Trust and the Agreement. For this purpose and in consideration of the debt, you irrevocably grant and convey to the Trustee and Trustee's successors and assigns, in trust, with power of sale, the following described property located in **Orange** County, California:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 127-603-06

which has the address of **1727 S Latus Pl, Anaheim,**
California **92804** ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Deed of Trust. All of the foregoing is referred to in this Deed of Trust as the "Property."

YOU COVENANT that you are lawfully seized of the estate hereby conveyed and have the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

YOU AND WE covenant and agree as follows:

1. Payment of Principal, Interest and Other Charges. You shall pay when due the principal and interest owing under the Agreement and all other charges due hereunder and due under the Agreement.



2. Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Agreement and Section 1 shall be applied by us as provided in the Agreement.

3. Prior Deed of Trusts; Charges; Liens. You have disclosed to us and obtained our approval of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust. You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Deed of Trust, including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Deed of Trust or any advance under this Deed of Trust, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Deed of Trust or any advance under this Deed of Trust.

If applicable law authorizes us to do so, we specifically reserve to ourself and our successors and assigns the unilateral right, upon an event of default in payment of taxes, assessments or insurance on the Property, to require, upon notice, that you pay to us on the day monthly payments are due an amount equal to one-twelfth (1/12) of the yearly taxes, and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust and ground rents on the Property, if any, plus one-twelfth (1/12) of yearly premium installments for hazard and mortgage insurance, all as we reasonably estimate initially and from time to time, as allowed by and in accordance with applicable law.

4. Hazard Insurance. You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding and earthquakes, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices. If you fail to maintain coverage as required in this section, you authorize us to obtain such coverage as we in our sole discretion determine appropriate to protect our interest in the Property in accordance with the provisions in Section 6. You understand and agree that any coverage we purchase may cover only our interest in the Property and may not cover your interest in the Property or any personal property therein. You also understand and agree that the premium for any such insurance may be higher than the premium you would pay for such insurance. You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so.

We may also, at our option and on your behalf, adjust and compromise any claims under the insurance, give releases or acquittances to the insurance company in connection with the settlement of any claim and collect and receive insurance proceeds. You appoint us as your attorney-in-fact to do all of the foregoing, which appointment you understand and agree is irrevocable, coupled with an interest with full power of substitution and shall not be affected by your subsequent disability or incompetence.

Insurance proceeds shall be applied to restore or repair the Property damaged, if restoration or repair is economically feasible and our security would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Deed of Trust, whether or not then due, with any excess paid to you. If you abandon the Property, or do not answer within 30 days after we give notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Deed of Trust, whether or not then due. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments or change the amount of monthly payments. If we acquire the Property at a forced sale following your default, your right to any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Deed of Trust immediately prior to the acquisition.

You shall not permit any condition to exist on the Property which would, in any way, invalidate the insurance coverage on the Property.

5. Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. You shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. You shall



be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in our good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Deed of Trust or our security interest. You may cure such a default, as provided in Section 17, by causing the action or proceeding to be dismissed with a ruling that, in our good faith determination, precludes forfeiture of your interest in the Property or other material impairment of the lien created by this Deed of Trust or our security interest. You shall also be in default if you, during the loan application process, gave materially false or inaccurate information or statements to us (or failed to provide us with any material information) in connection with the loan evidenced by the Agreement, including, but not limited to, representations concerning your occupancy of the Property as a principal residence. If this Deed of Trust is on a leasehold, you shall comply with the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If you acquire fee title to the Property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

6. Protection of Our Rights in the Property; Mortgage Insurance. If you fail to perform the covenants and agreements contained in this Deed of Trust, or there is a legal proceeding that may significantly affect our rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then we may do, and pay for, anything necessary to protect the Property's value and our rights in the Property. Our actions may include paying any sums secured by a lien which has priority over this Deed of Trust or over any advance under the Agreement or this Deed of Trust, appearing in court, paying reasonable attorney's fees, paying any sums which you are required to pay under this Deed of Trust and entering on the Property to make repairs. We do not have to take any action we are permitted to take under this Section; and amounts we pay under this Section shall become additional debts you owe us and shall be secured by this Deed of Trust. These amounts shall bear interest from the disbursement date at the rate established under the Agreement and shall be payable, with interest, upon our request. If we required mortgage insurance as a condition of making the loan secured by this Deed of Trust, you shall pay the premiums for such insurance until such time as the requirement for the insurance terminates.

7. Inspection. We may enter and inspect the Property at any reasonable time and upon reasonable notice.

8. Condemnation. The proceeds of any award for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us. If the Property is abandoned, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within 30 days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust, whether or not then due. Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments payable under the Agreement and Section 1 or change the amount of such payments.

9. No Release Upon Extension or Modification. Our granting of any extension of time for payment or our agreement to modify the terms of repayment of the obligations under the Agreement or the requirements in this Deed of Trust shall not operate to release you from your obligations or liability under the Agreement or this Deed of Trust.

10. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Deed of Trust shall bind and benefit your successors and permitted assigns. Your covenants and agreements shall be joint and several. Anyone who co-signs this Deed of Trust but does not execute the Agreement: (a) is co-signing this Deed of Trust only to mortgage, grant and convey such person's interest in the Property; (b) is not personally obligated to pay the Agreement, but is obligated to pay all other sums secured by this Deed of Trust; and (c) agrees that we and anyone else who signs this Deed of Trust may agree to extend, modify, forbear or make any accommodations regarding the terms of this Deed of Trust or the Agreement without such person's consent.

11. Loan Charges. If the loan secured by this Deed of Trust is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from you which exceed permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct



payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Agreement.

12. Notices. Unless otherwise required by law, any notice to you provided for in this Deed of Trust shall be delivered or mailed by first class mail to the Property Address or any other address you designate by notice to us, and any notice to us shall be delivered or mailed by first class mail to our address stated above or any other address we designate by notice to you.

13. Governing Law; Severability. The interpretation and enforcement of this Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located, except as preempted by federal law. In the event that any provision or clause of this Deed of Trust or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Deed of Trust and the Agreement are declared to be severable.

14. Transfer of the Property. If all or any part of the Property or any interest in it is sold or transferred without our prior written consent, we may, at our option, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by us if exercise is prohibited by federal law as of the date of this Deed of Trust.

15. Sale of Agreement; Change of Loan Servicer. The Agreement or a partial interest in the Agreement (together with this Deed of Trust) may be sold one or more times without prior notice to you. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Agreement and this Deed of Trust. There also may be one or more changes of the Loan Servicer unrelated to the sale of the Agreement. If there is a change of the Loan Servicer, you will be given written notice of the change as required by applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any information required by applicable law.

16. Hazardous Substances. You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of Hazardous Substances in quantities that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which you have actual knowledge. If you learn or are notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this Deed of Trust, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Deed of Trust, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

17. Acceleration; Remedies. You will be in default if (1) any payment required by the Agreement or this Deed of Trust is not made when it is due; (2) we discover that you have committed fraud or made a material misrepresentation in connection with the Agreement; or (3) your action, or your failure to act, adversely affects our security for the Agreement or any right we have in the Property. If a default occurs, we will give you notice specifying: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform you of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense you may have to acceleration and sale. If the default is not cured on or before the date specified in the notice, we, at our option, may require immediate payment in full of all sums secured by this Deed of Trust without further demand and may invoke the power of sale and other



remedies permitted by applicable law. We shall be entitled to collect all expenses incurred in pursuing remedies provided in this Section 17, including, but not limited to, reasonable attorneys' fees as permitted by applicable law.

If we invoke the power of sale, we shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of our election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. We or the Trustee shall mail copies of the notice as prescribed by applicable law to you and to the other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on you, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. We or our designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be conclusive evidence of the truth of the statements made therein, unless otherwise provided by applicable law. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees, as set forth above; (b) to all sums secured by this Deed of Trust; and (c) any excess to the person or persons legally entitled to it.

18. Discontinuance of Enforcement. Notwithstanding our acceleration of the sums secured by this Deed of Trust under the provisions of Section 17, we may, in our sole discretion and upon such conditions as we in our sole discretion determine, discontinue any proceedings begun to enforce the terms of this Deed of Trust.

19. Reconveyance. Upon your request and payment of all sums secured by this Deed of Trust, we shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing debt secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

20. Substitute Trustee. We may, at our option, from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by us and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original lender, Trustee and borrower, the book and page where this Deed of Trust is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

21. Request for Notices. You request that copies of the notices of default and sale be sent to your address which is the Property Address.

22. Statement of Obligation Fee. We may collect a fee not to exceed the maximum amount permitted by law for furnishing the statement of obligation as provided in Section 2943 of the Civil Code of California.

23. Waiver. No waiver by us at any time of any term, provision or covenant contained in this Deed of Trust or in the Agreement secured hereby shall be deemed to be or construed as a waiver of any other term, provision or covenant or of the same term, provision or covenant at any other time.

24. Additional Charges. You agree to pay reasonable charges as allowed by law in connection with the servicing of this loan including, without limitation, the costs of obtaining tax searches and subordinations, provided, however, that nothing contained in this section is intended to create and shall not be construed to create any duty or obligation by us to perform any such act, or to execute or consent to any such transaction or matter, except a release of the Deed of Trust upon full repayment of all sums secured thereby.



LOAN #: 63973

25. Riders to this Deed of Trust. If one or more riders are executed by you and recorded together with this Deed of Trust, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Deed of Trust as if the rider(s) were a part of this Deed of Trust.

[Check applicable box(es)]

Condominium Rider 1-4 Family Rider Planned Unit Development Rider

Other(s) [specify]

HELOC Rider, HELOC Rider

The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to Borrower at the address set forth above.

BY SIGNING BELOW, You accept and agree to the terms and covenants contained in this Deed of Trust and in any rider(s) executed by you and recorded with it.

Signed, sealed and delivered in the presence of:



DIONISIA V. DURGIN

08.01.2022 (Seal)
DATE



DARRON J. DURGIN

08.01.2022 (Seal)
DATE



A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

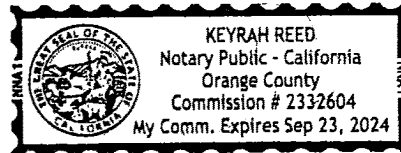
State of California
County of Orange

On August 01, 2022, before me, Keyrah Reed Notary Public
(here insert name and title of the officer), personally appeared DIONISIA V. DURGIN AND DARRON J. DURGIN, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/hers/their authorized capacity(ies), and that by his/hers/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature]
Keyrah Reed (NOTARY)



(SEAL)

Lender: Orange County's Credit Union
NMLS ID: 403462
Loan Originator: Ginny Castorena
NMLS ID: 1149364



ORANGE COUNTY'S CREDIT UNION
HOME EQUITY LINE OF CREDIT
RIDER TO DEED OF TRUST
AND REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

NOTICE: THIS DOCUMENT CONTAINS PROVISIONS FOR A VARIABLE ANNUAL PERCENTAGE (INTEREST) RATE.

This Rider to Deed of Trust and Request for Notice of Default and Foreclosure Under Superior Mortgages or Deeds of Trust ("Rider") adds to and amends the Deed of Trust recorded concurrently herewith. The words "I," "me," and "my" mean each and all of those who sign the Home Equity Line of Credit Open-End Variable Rate Note and Federal Disclosure Statement for Loans Secured by Real Estate (herein "Note"). The words "you," "your," "yours," and Lender mean Orange County's Credit Union.

Lender requests the holder of any mortgage, deed of trust, or other encumbrance with a lien which has priority over the Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of the Deed of Trust, of any default under the Superior encumbrances and of any sale or other foreclosure action.

Payment: I promise to repay you at your office or to your order, in United States Dollars, the Account Balance on the terms and at the rates set forth in the Note. Payments will continue until I have paid the Account Balance in full.

Periodic Rate: The initial daily periodic rate used in calculating the FINANCE CHARGE is the Initial Daily Periodic Rate set forth in the Note (the initial ANNUAL PERCENTAGE RATE is the Initial ANNUAL PERCENTAGE RATE set forth in the Note). The daily periodic rate is determined by dividing the ANNUAL PERCENTAGE RATE by 365 and will change when the ANNUAL PERCENTAGE RATE changes.

When FINANCE CHARGE Is Imposed: The FINANCE CHARGE begins on the date each Account Advance, Collection-Related Charge, or Fee is posted to my Account.

How To Determine The Balance Upon Which My FINANCE CHARGE Is Computed: You will figure the daily FINANCE CHARGE on my Account by applying the daily periodic rate to the daily Unpaid Balance. To get the daily Unpaid Balance, you will take the beginning Unpaid Balance of my Account each day, add any new Account Advances, new Fees, and new Collection-Related Charges (if any), and subtract any payments or credits. This gives you the daily Unpaid Balance.

How You Determine My Total Periodic FINANCE CHARGE: Each month, you will multiply the Unpaid Balance by the applicable daily periodic rate (in effect at the time) and multiply that result by the number of days in the billing cycle. When Account Advances, Collection-Related Charges, or Fees are added to the Unpaid Balance, the FINANCE CHARGE is computed on the Account Advance, Collection-Related Charge, or Fee (as applicable) from the date of the Account Advance or the incurrence of the Collection-Related Charge or Fee to the date of the end of the billing cycle. This determines my total periodic FINANCE CHARGE for the billing cycle. Actual FINANCE CHARGES are shown on periodic statements delivered to me.

How you Determine Changes in My ANNUAL PERCENTAGE RATE: The ANNUAL PERCENTAGE RATE may increase or decrease on a quarterly basis during the term of the Note. Any such change will be based upon an increase or decrease in the "Index." The "Index" is the "Prime Rate" as published in the "Money Rates" section of the print edition of *The Wall Street Journal* (Western Edition). In the event the Prime Rate ceases to be published, changes in the ANNUAL PERCENTAGE RATE will be related to a comparable Index as permitted under the Change of Terms paragraph set forth below.

My ANNUAL PERCENTAGE RATE is determined by adding the "Margin" set forth in the Note to the Index in effect as of each Adjustment Date. The Index in effect as of the date of the Note (the "Current Index") is set forth above. You may waive an increase in the ANNUAL PERCENTAGE RATE when such an increase can be made, but such a waiver shall not be construed as a waiver of your right to increase the ANNUAL PERCENTAGE RATE at a future date when entitled to do so.



My ANNUAL PERCENTAGE RATE is subject to change on the first (1st) day of the first (1st) billing cycle of each calendar quarter. These dates shall be known as "Adjustment Dates." The Index in effect on the last day of the prior quarter shall be used to calculate the ANNUAL PERCENTAGE RATE change effective on the Adjustment Date. The maximum **ANNUAL PERCENTAGE RATE** during the term of the Note is **12.000 %**. The minimum **ANNUAL PERCENTAGE RATE** during the term of the Note is **3.990 %**. Except as set forth above, there are no limits on changes in the ANNUAL PERCENTAGE RATE during the term of the Note. Decreases in the ANNUAL PERCENTAGE RATE in accordance with the terms of the Note are mandatory. Increases in the ANNUAL PERCENTAGE RATE in accordance with the terms of the Note are at your discretion. Any increase or decrease in the ANNUAL PERCENTAGE RATE will result in changes in the amount and/or number of payments required to repay the Account Balance. The ANNUAL PERCENTAGE RATE imposed under the Note does not include costs other than interest.

Mutual Modification: You and I may mutually agree in writing to modify the Note, as permitted by law, including, but not limited to, an extension of the Draw and/or Repayment Period(s). I understand that if I enter into a Mutual Modification Agreement with you, I will continue to be subject to the terms and conditions set forth in the Note, except where specifically modified by the Mutual Modification Agreement. I also understand that I shall be required to pay a processing fee not to exceed one percent (1%) of my Credit Limit under the Note for any costs you incur with regards to the modification including, but not limited to, the costs of title search and report, title insurance, and recording fees.

Subordination Request Fee: If you receive a request to subordinate your security interest to the rights of any third party and if, in your sole and absolute discretion, you agree to do so, you may impose a Subordination Request Fee of **\$200.00** and I agree to pay that amount upon your request.

Change of Terms: You may change the terms of the Note as follows: (1) if such change is specifically authorized in the Note; (2) where the Index is no longer available, as permitted by law and/or regulation; (3) where the change will benefit me throughout the remaining term of the Note; (4) where the change is "insignificant;" or (5) as otherwise permitted by law and/or regulation. You will notify me of such a change by mailing a notice of the change to me at my last known address. I also understand that any such notice will be mailed at least fifteen (15) days prior to the effective date of the change or as required by federal or other law. Notice of Change in Terms is required, but may be sent as late as the effective date of the change where the change has been agreed to in writing by me.

This Rider contains only those terms of the Note relating to ANNUAL PERCENTAGE RATE changes. See the Note and the Deed of Trust for complete terms.

Dionisia V. Durgin
DIONISIA V. DURGIN

08.01.2022 (Seal)
DATE

Darron J. Durgin
DARRON J. DURGIN

08.01.2022 (Seal)
DATE

LENDER: ORANGE COUNTY'S CREDIT UNION

BY: GINNY CASTORENA DATE

MORTGAGE LOAN CONSULTANT
TITLE

NMLS NO: 403462



LOAN #: 63973

Lender: Orange County's Credit Union
NMLS ID: 403462
Loan Originator: Ginny Castorena
NMLS ID: 1149364



EXHIBIT "A"
Legal Description

For APN/Parcel ID(s): 127-603-06

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF ANAHEIM, COUNTY OF ORANGE, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

LOT 19, TRACT 2773 , IN THE COUNTY OF ORANGE, IN THE CITY OF ANAHEIM, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 116, PAGE 24 THROUGH 26 INCLUSIVE OF MIS OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.
