



27 Parkington Plaza  
Kingston 10

Addendum to Loan Agreement  
For Loans Using Real Estate

I \_\_\_\_\_, of \_\_\_\_\_, hereby  
Member's Name Address

acknowledge that upon accessing this loan using \_\_\_\_\_  
Address of Property being used as security

I am required to submit the following documents annually within thirty days (30) days after the expiration of these documents as per loan agreement:

1. Proof of insurance renewal,
2. Property tax receipt and

My failure to comply with this agreement will result in the IECCU insuring the property on my behalf and the amount applicable for the insurance be added to my current loan balance.

Upon the addition of this said amount to my loan balance, I am aware that this will result in my loan period being extended beyond the originally stipulated loan period stated in the loan agreement.

The Insurance Employees Co-operative Credit Union reserves the right to adjust the terms of the loan agreement based on prevailing market conditions.

.....  
WITNESS

.....  
PRINCIPAL

.....  
Date

.....  
Date