AMENDMENT TO

|  |  |  |  |  |
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| These undersigned, |  | | | (“Corporate Credit Union”) and |
|  | | | (“Borrower”), parties to that certain | |
|  | | | | (“Agreement”) dated |
| , | | do hereby amend the Agreement as follows, effective as of | | : |

The Collateral (as defined in the Agreement) in which Corporate Credit Union has been granted a security interest by Borrower pursuant to the section entitled “Collateral” of the Agreement shall *exclude* any and all of the following assets of Borrower (whether or not such assets are now owned and existing or hereafter acquired or arising) that constitute collateral for an advance or any other extension of credit to Borrower from a Federal Home Loan Bank (“FHLBank”) (whether or not any such advance or extension of credit shall be outstanding to Borrower at any time): (1) fully disbursed, whole first mortgage loans and participation interests in those types of loans; (2) cash or deposits held by Borrower in an FHLBank; (3) other real estate-related collateral of a type which may, under said regulation, be accepted by an FHLBank as collateral for an advance (whether or not any FHLBank has so accepted such collateral or has perfected a security interest therein); (4) capital stock in an FHLBank; and (5) all earnings, interest, distributions, payments, and other proceeds arising from or related to any of the foregoing.

In addition, “Collateral” shall *exclude* any and all of the following assets of Borrower (whether or not such assets are now owned and existing or hereafter acquired or arising) that comprise assets sold, or committed to be sold, to an FHLBank: (1) fully disbursed, whole first mortgage loans and participations interests in those types of loans; and (2) all earnings, interest, distributions, payments, and other proceeds arising from or related to any of the foregoing. Such a sale or transfer by Borrower to an FHLBank of fully disbursed first mortgage loans by which an FHLBank takes possession of the notes or instruments constituting such mortgage loans shall not violate the rights of Corporate Credit Union.

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| Corporate Credit Union | Borrower |
| By | By |
| Name | Name |
| Title | Title |