ADDENDUM TO LOAN APPLICATION

CALIFORNIA CIVILCODESECTION 1812.30 REQUIRES NOTICE THAT "THE APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT."

I (WE) RECEIVED A COPY OF THIS NOTICE, WHICH IS PART OF MY/OUR CREDIT APPLICATION.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date