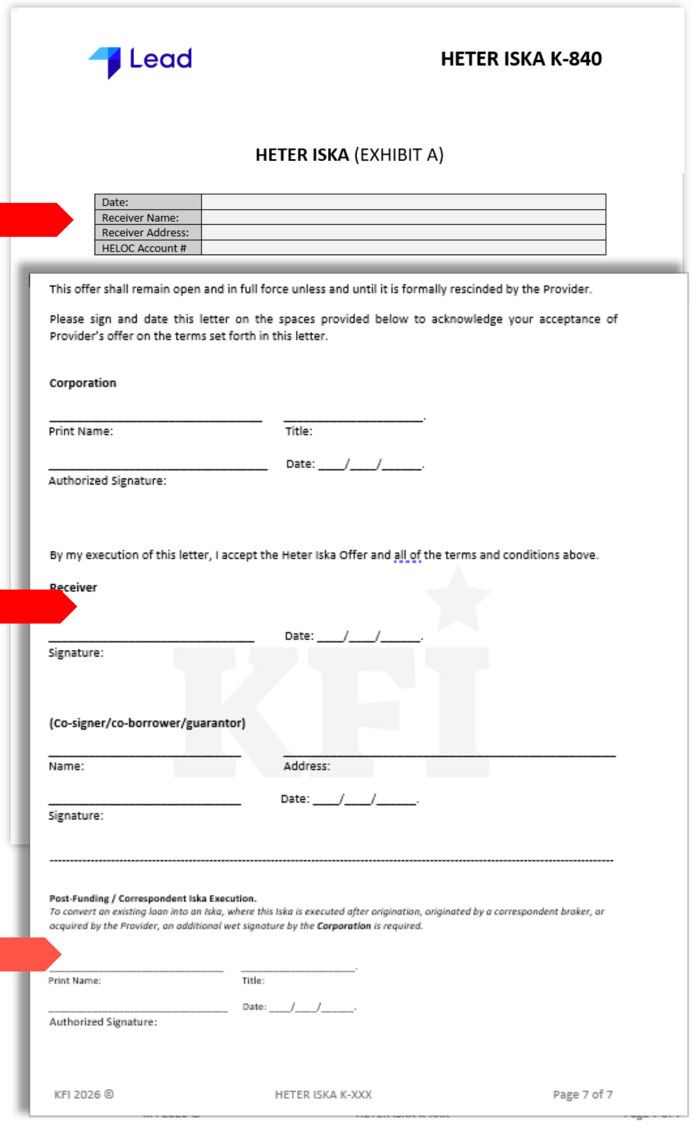
בס"ד

Heter Iska Instructions


Lead

HETER ISKA K-840

HETER ISKA (EXHIBIT A)

Date:	
Receiver Name:	
Receiver Address:	
HELOC Account #	

This offer shall remain open and in full force unless and until it is formally rescinded by the Provider.

Please sign and date this letter on the spaces provided below to acknowledge your acceptance of Provider's offer on the terms set forth in this letter.

Corporation

Print Name: Title:

Authorized Signature: Date: ___/___/_____.

By my execution of this letter, I accept the Heter Iska Offer and all of the terms and conditions above.

Receiver

Signature: Date: ___/___/_____.

(Co-signer/co-borrower/guarantor)

Name: Address:

Signature: Date: ___/___/_____.

Post-Funding / Correspondent Iska Execution.
*To convert an existing loan into an Iska, where this Iska is executed after origination, originated by a correspondent broker, or acquired by the Provider, an additional wet signature by the **Corporation** is required.*

Print Name: Title:

Authorized Signature: Date: ___/___/_____.

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1. Fill out your HELOC information and HELOC Account #.

2. Ensure that the Iska is pre-signed by the provider and countersigned by you.

3. **It's important to have at least a basic understanding of how a Heter Iska works**
   When you sign a Heter Iska, it restructures the underlying transaction from a loan into an investment. As a result, the funds provided by the bank or mortgage company will be considered an investment in your property, business, or assets. Consequently, the monthly payments will be categorized not as principal and interest but as principal and return on investment, as outlined in the Iska. Each draw you make under the HELOC will automatically be covered by this Iska without the need for additional paperwork.

4. Keep a copy of the signed Iska for your records.

5. *If you are converting an existing HELOC into an Iska, or if the HELOC is originated by a correspondent broker, an additional signature from the provider will be required.

SECRETARY'S CERTIFICATE
Heter Iska Resolution

The undersigned, Erica Khalili, hereby certifies that [he/she] is the duly elected and acting Secretary of **Lead Bank** (together with its subsidiaries and affiliates, hereinafter collectively referred to as the “Financial Institution”), and that, as such, [he/she] is duly authorized to execute and deliver this Secretary's Certificate on behalf of the Financial Institution. [He/She] hereby further certifies on behalf of the Financial Institution that the resolutions set forth in this certificate (the "Resolutions") are correct and complete copies of resolutions of the Board of Directors of the Financial Institution. The Resolutions are the only resolutions adopted by the Board of Directors of the Financial Institution in relation to the subject matter thereof and have not been rescinded, amended or otherwise modified since the date of their adoption and are in full force and effect on the date hereof.

WHEREAS, Lead Bank (together with its subsidiaries and affiliates) wishes to engage in certain transactions and financial arrangements or accommodations, including but not limited to home equity lines of credit (HELOCs), with certain members of the Jewish faith and community (collectively, the “Transactions”), from time to time;

WHEREAS, the Transactions may be in violation of Jewish law that prohibits transactions and other financial arrangements requiring the payment and acceptance of interest (the “Law of Ribbis”);

WHEREAS, after due consideration, the Financial Institution has determined that it is in the Financial Institution’s best interest to approve and adopt the execution of the form of Heter Iska Offer (the “Heter Iska”) prepared by KFIC Inc. in substantially the form attached hereto as Exhibit A, in order to comply with the Law of Ribbis and conduct business with the people in this community; and

WHEREAS, the Financial Institution has been advised that due execution of the Heter Iska, inter alia, shall permit the Financial Institution to engage in transactions with the people in this community.

NOW, THEREFORE, BE IT:

RESOLVED, that the Financial Institution hereby approves the Heter Iska in all respects;

RESOLVED FURTHER, that the Financial Institution’s offer, execution, delivery and performance of the Heter Iska and the consummation by the Financial Institution of the transactions contemplated thereby is hereby authorized and approved;

RESOLVED FURTHER, that any officer or representative of the Financial Institution (the “Signing Officers”) be, and they each hereby are authorized, empowered and directed to execute and deliver the Heter Iska; and

RESOLVED FURTHER, that any of the Signing Officers be, and hereby is, authorized, directed and empowered to take all such actions to make, execute and deliver any documents contemplated by the Heter Iska, for and on behalf of and in the name of the Financial Institution and to do any and all other acts deemed necessary, desirable or in the best interest of the Financial Institution to carry out the intent and to effectuate the purpose of the foregoing resolutions; and

RESOLVED FURTHER, that any and all actions heretofore taken by the Signing Officers with respect to the preparation and negotiation of the Heter Iska, and that are consistent with the foregoing resolutions, are hereby ratified, approved, authorized, confirmed and accepted in all respects as the acts and deeds of the Financial Institution; and

RESOLVED FURTHER, that the Secretary be, and hereby is, authorized, empowered and directed to certify and deliver true and correct copies of these resolutions to any concerned person or entity.

IN WITNESS WHEREOF, the undersigned has executed this Secretary's Certificate on behalf of Lead Bank as of this 9th **day of** July, 2026**.**

Lead Bank

DocuSigned by:

By: Erica Khalili

346F7B6419C64AD...

Name: Erica Khalili

Title: Secretary

HETER ISKA (EXHIBIT A)

Date:	
Receiver Name:	
Receiver Address:	
HELOC Account #	

Re: Heter Iska Offer

1) Offer, Acceptance and Modification:

This Iska Offer constitutes an offer by the Provider to the Receiver to enter into the agreement as described herein. Acceptance of this offer by the Receiver must be in writing. Any modifications proposed by the Receiver shall not form part of the agreement unless expressly accepted in writing by the Provider.

2) Key Definitions:

As used in this Iska Agreement,

“Advance” means each individual disbursement of funds by the Provider to the Receiver under the Loan Agreement, whether the initial draw or any subsequent draw during the Draw Period.

"Beth Din" refers to an Orthodox Jewish rabbinic court affiliated with, or approved by, KFI.

“Iska” and “Iska Agreement” refer to this Heter Iska Offer.

“KFI” shall mean KFIC INC., dba the Kosher Financial Institute, a New York corporation.

“Credit Limit” means the maximum aggregate principal amount available to the Receiver under the Loan Agreement, as may be adjusted from time to time in accordance with the terms thereof.

“Draw Period” means the period during which the Receiver may request and receive Advances under the Loan Agreement, as specified therein.

“Repayment Period” means the period following the Draw Period during which no further Advances may be made and the Receiver is required to repay the outstanding Iska principal balance pursuant to the Loan Agreement.

“Loan Agreement” refers to the Home Equity Line of Credit Agreement (HELOC Agreement), including any related promissory note, deed of trust or mortgage, security agreement, and all related documents, amendments, or modifications, entered into between the Provider and the Receiver pertaining to the HELOC Account referenced above. For the avoidance of doubt, “Loan Agreement” shall encompass all terms governing the Credit Limit, Draw Period, Repayment Period, and any Advances made thereunder.

“Outstanding Balance” means, at any given time, the aggregate unpaid principal amount of all Advances made under the Loan Agreement, net of any repayments or principal repurchases made by the Receiver.

“Property” means the Receiver’s residential real property that secures the Loan Agreement pursuant to a mortgage, deed of trust, or equivalent security instrument.

“Provider” refers to Lead Bank.

“Receiver” is the individual indicated above.

“Ribbis” means the interest, return, or any other financial benefit charged on or derived from loans or credit accommodations that is prohibited under Jewish law.

"Transaction" pertains to any and all advances, draws, repayments, and other credit accommodations made pursuant to the Loan Agreement, whether made during the Draw Period or the Repayment Period.

3) Iska Investment:

The undersigned parties agree that, to the extent the Transaction may violate the laws of Ribbis, it shall be structured and, where applicable, restructured as an Iska, pursuant to the laws of Heter Iska and the applicable terms set forth in this Iska. Accordingly, all funds advanced by the Provider, whether as the initial Advance or any subsequent Advance during the Draw Period, referred to in the Loan Agreement as draws or disbursements under the line of credit, are provided to the Receiver in exchange for a proportionate stake in the Receiver's Halachically permissible investments deemed most beneficial to the Provider, including but not limited to the Receiver's interest in the Property and any income, appreciation, or other benefit derived therefrom. For the avoidance of doubt, the Iska investment shall be deemed to encompass whatever Halachically permissible use the Receiver makes of the Advances, whether for home improvements, debt consolidation, education, or any other lawful purpose, and the Provider's proportionate stake shall extend to the returns generated from such use. Each Advance shall constitute a separate investment under this Iska, and the aggregate of all outstanding Advances shall comprise the total Iska investment at any given time. Repayments of principal by the Receiver shall reduce the Outstanding Balance and correspondingly reduce the Provider's proportionate stake in the Iska investment. Any subsequent re-borrowing within the Credit Limit during the Draw Period shall constitute a new Advance and a new investment under this Iska without the need for a separate Iska agreement.

4) Conciliation:

a) To align the Iska payment terms with the Loan Agreement, the parties agree that the Receiver may avoid the mandatory Profit and Loss Verification requirements outlined below, provided all payments (referred to as "Conciliatory payments") are made in full according to the Loan Agreement's schedule and terms, including any minimum periodic payments, interest-only payments during the Draw Period, and fully amortizing payments during the Repayment Period, as applicable. Upon completion of these payments, the Receiver shall be entitled to any profits exceeding the stipulated payment amount. For the avoidance of doubt, the Conciliatory payment obligation applies to the Outstanding Balance as it may fluctuate from time to time due to Advances and repayments.

b) Any deductions of principal, or any points, interest, fees, annual fees, transaction fees, early closure fees, inactivity fees, overlimit fees, or funds advanced in escrow that violate Jewish law regarding interest shall reduce the principal balance of this Iska. Nonetheless, the Conciliatory payments described in this Paragraph shall remain equal to the total amount due under the Loan Agreement as calculated on the Outstanding Balance from time to time. Where the Loan Agreement provides for variable or adjustable rates of return tied to an index (such as the prime rate or other benchmark), the Conciliatory payment shall adjust correspondingly in accordance with the terms of the Loan Agreement, and such adjustments shall be deemed adjustments to the expected profit allocation under this Iska, not adjustments to interest.

5) Profit and Loss Verification:

Any claim of an Iska investment loss or lack of profits by the Receiver shall proceed as follows:

a) The Receiver must notify the Provider and KFI by certified mail (notwithstanding the general notice provisions of Section 14) within 7 days following any default of payment due pursuant to the Loan Agreement, including, but not limited to, any failure to make a required minimum payment, periodic payment, or any payment due upon transition from the Draw Period to the Repayment Period, indicating the lack of profit and/or loss of principal and its intent to verify its claim (the "Notice of Exemption"), time being of the essence. If no such notification is made within the above timeframe, no such claim of loss or lack of profit by the Receiver shall be valid or admissible.

b) The Receiver's claim of any principal loss will not be valid or accepted unless the claim is **verified** by two valid witnesses as defined by Jewish law. The Receiver bears the responsibility of verifying the amount of profit by giving testimony under **severe oath** before and under conditions acceptable to Beth Din or equivalent evidence.

c) All claims, whether concerning the loss of principal or confirming profit, must be verified within ninety (90) days of defaulting on any scheduled payments pursuant to the Loan Agreement, subject to additional time if required by federal or applicable state law. Time being of the essence, and if no such compliant verification had been made within the above time frame, no such claim by the Receiver shall be valid or admissible as evidence and the claim shall have no force or effect. Failure to notify, or verify a claim of loss or profit in the time specified shall be deemed an admission that sufficient profits have been generated and that the Provider shall be entitled to a sum equal to the principal, interest, fees, and all other obligations of the Receiver under the Loan Agreement.

d) The parties agree that all the evidence presented shall be under the sole and exclusive jurisdiction of a distinguished Beth Din, and such proceeding must be in the presence of the Provider or its designated representative. The Beth Din process shall govern only the halachic determination of profit, loss, and Ribbis-related matters, and shall not limit either party's rights, claims, defenses, or remedies under applicable law or the Loan Agreement that do not require adjudication by a Beth Din under Jewish law.

e) The Provider reserves the right, in the event of a loss or lack of profit claim by the Receiver, to demand immediate and full repayment of the remaining Iska principal balance (equal to the Outstanding Balance), to freeze or terminate the Receiver's ability to make further Advances under the Loan Agreement, and to exercise the acceleration clause outlined in the Loan Agreement, to the extent permitted by the Loan Agreement and applicable law. Moreover, the Provider is entitled to exercise its foreclosure rights against the Property, pursuant to the Loan Agreement, unless and until the Receiver has met the verification requirements specified within this Iska Agreement.

f) Upon successfully fulfilling all Notification and Verification requirements specified within this Iska Agreement, the Receiver shall be entitled to 1% of the profits, while the Provider shall receive 99% of all profits arising from said investment, including the value derived from the use of any real estate. Likewise, losses sustained from the investment shall be allocated to the Provider only if all obligatory Notification and Verification requirements have been properly fulfilled.

g) The principal and profits shall be remitted to the Provider pursuant to the payment schedule outlined in the Loan Agreement. Any principal payments made by the Receiver shall be construed as a pro-rata repurchase of the Provider's share in the Iska investment.

6) Co-Signer, Co-Borrower, and Guarantor:

a) It is agreed that any transactions concerning a co-signer, co-borrower, or guarantor that violate the Jewish laws of Ribbis shall also be structured as an Iska, pursuant to this Iska Agreement. Without limiting the foregoing:

b) Each co-borrower's Advances under the Loan Agreement shall be independently covered by this Iska Agreement, and no separate Iska shall be required for any individual co-borrower's draws.

c) Each co-borrower's interest in the Property and any other Halachically permissible investments shall be included within the scope of the Iska investment described in Section 3.

d) In the event that only one co-borrower, co-signer, or guarantor, is subject to the laws of Ribbis, this Iska Agreement shall apply to such party's obligations under the Loan Agreement, and the remaining co-borrower(s), co-signer(s), or guarantor(s) shall be bound by the terms of the Loan Agreement without modification by this Iska.

7) Repayment, Sale, or Securitization of the Loan Agreement:

To terminate the Iska upon selling the Loan Agreement (Promissory Note) or securitizing the HELOC to the secondary market, the Receiver hereby appoints the Provider to act on its behalf to secure a loan from a party not subject to the laws of Ribbis (Substitute Provider) in a manner that does not contravene any Ribbis laws. The Provider shall accept the funds procured to pay off the Iska. Thus, the Receiver will owe the Substitute Provider and be fully bound by the Loan Agreement with this Iska no longer being attached to it. In this event, all Iska terms will cease, and Receiver shall be obligated to said Substitute Provider under the terms and conditions specified in the Loan Agreement, including being obligated to pay all amounts owed under such Loan Agreement, including all amounts drawn under the Credit Limit. It is agreed that any surplus funds from the Transaction will be retained by the Provider as compensation for their efforts and brokerage service.

8) Revolving Credit Provisions:

The following additional provisions shall apply to the revolving nature of the Transaction and the Loan Agreement:

a) Each Advance made during the Draw Period shall likewise be invested by the Receiver as additional Iska capital and shall automatically be subject to and governed by this Iska Agreement without the necessity of executing a new or separate Iska for each Advance.

b) The Provider's proportionate stake in the Iska investment shall at all times correspond to the Outstanding Balance. As the Receiver draws and repays amounts under the Loan Agreement, the Provider's investment stake shall increase or decrease accordingly, consistent with the principles set forth in Section 3.

c) The security interest in the Property, as described in the Loan Agreement and the related mortgage or deed of trust, shall be deemed to secure the Provider's investment under this Iska Agreement. Subject to the terms of this Iska Agreement, nothing herein shall impair, diminish, or modify the Provider's rights under the mortgage or deed of trust, including the right to foreclose in accordance with applicable law, but only to the extent amounts remain payable under this Iska Agreement. In the event the Draw Period expires or the Provider freezes, reduces, or terminates the Credit Limit in accordance with the Loan Agreement, no further Advances shall be made, and the Receiver's obligations under this Iska Agreement shall continue with respect to the then-Outstanding Balance until fully repaid.

d) In the event the Loan Agreement provides the Receiver with a right to convert any portion of the Outstanding Balance from a variable rate to a fixed rate, or vice versa, such conversion shall not affect the application of this Iska Agreement. The converted portion shall continue to be governed by this Iska, and the Conciliatory payment for such portion shall be adjusted to reflect the fixed or variable return as specified in the Loan Agreement.

e) In the event the Loan Agreement is renewed, extended, or modified (including any increase or decrease to the Credit Limit), this Iska Agreement shall automatically apply to the renewed, extended, or modified Loan Agreement and all Advances made thereunder, without the necessity of executing a new Iska, unless the modification materially alters the fundamental character of the Transaction in a manner that would require a new Iska under Jewish law, as determined by Beth Din or KFI.

9) Mutual Representations and Warranties:

a) Each party hereto represents and warrants to the other party as of the date hereof (which representations and warranties shall survive the execution and delivery of this Agreement) as set forth below:

b) Power and Authority. Each party hereto represents to the other party, on its own respective behalf, that (i) it has full power and authority to enter into this Iska Agreement, to incur the obligations as contemplated hereby, and to carry out the provisions of this Iska Agreement; and (ii) it has taken all action necessary for the execution and delivery of this Iska Agreement and for the performance of each of its obligations hereunder, as evidenced by corporate resolution(s) or other authorization.

c) Enforceability. Each party hereto represents to the other party, on its own behalf, that upon execution by each of the parties hereto, this Iska Agreement shall be the legal, valid and binding obligations of such party and shall be enforceable against such party in accordance with their respective terms.

10) Arbitration:

a) Any dispute or controversy arising out of or relating to the interpretation or validity of this Iska Agreement shall, to the extent permitted by applicable law, be determined by arbitration before a Beth Din in accordance with Jewish law. Any award rendered in such arbitration shall be final and binding, and judgment thereon may be entered in any court of competent jurisdiction. To the extent any provision of this Iska Agreement requiring submission to Beth Din is prohibited by applicable law, such as 15 U.S.C. § 1639c(e) or 12 C.F.R. § 1026.36(h), such submission shall not be mandatory. Instead, after a Ribbis-related or Halachic dispute, claim, or controversy requiring determination by a Beth Din for compliance with Jewish law has arisen, the Provider hereby irrevocably offers to submit such matter to Beth Din. No such acceptance shall be a condition of obtaining or maintaining the loan, nor shall the Receiver's decision to decline submission to Beth Din result in any adverse consequence with respect to the terms, conditions, or servicing of the loan. The Receiver may voluntarily accept such offer in writing after the dispute has arisen, at which time the parties shall be deemed to have entered into a voluntary post-dispute Beth Din submission agreement. The Receiver shall remain free to decline the offer and pursue any claim, defense, or remedy in a court of competent jurisdiction.

b) Notwithstanding any other provision of this Iska Agreement, this Section does not constitute a pre-dispute arbitration agreement within the meaning of 15 U.S.C. § 1639c(e) or 12 C.F.R. § 1026.36(h). No provision of this Iska Agreement shall be construed to require the Receiver to submit any dispute to arbitration or to Beth Din as a condition precedent to, or requirement of, the extension of credit, and no such submission shall be required prior to the arising of a dispute.

c) Any Beth Din process shall be limited to what is necessary to comply with Jewish law and make Halachic determinations and shall not bar either party from pursuing claims, defenses, or remedies in any court of competent jurisdiction, provided that any such action complies with the provisions of this Iska Agreement.

d) Notwithstanding the foregoing, nothing in this Section shall: (a) limit the Provider's right, to the extent consistent with this Iska Agreement, to pursue foreclosure, repossession, or other enforcement of its security interest in the Property through a court of competent jurisdiction, as permitted or required by applicable state or federal law; or (b) restrict or waive any rights, claims, or defenses available to either party under applicable federal or state consumer-protection statutes, including the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), the Equal Credit Opportunity Act (ECOA), or any applicable state equivalents; or (c) be deemed to constitute a waiver of, or be interpreted in a manner inconsistent with, any right or protection afforded to the Receiver under Regulation Z, 12 C.F.R. Part 1026, or any successor regulation thereto.

11) Entire agreement:

This Iska Agreement shall supersede any and all prior, contemporaneous, or subsequent agreements, written or oral, between the parties hereto with respect to the subject matter contained herein. In case of conflict between any of the terms and conditions of this Iska Agreement and the Loan Agreement, the terms and conditions of the Iska Agreement shall control and prevail to the extent necessary to comply with the Law of Ribbis. All terms and conditions contained in the Loan Agreement, including but not limited to the payment amount, term, and method, which do not contradict this Iska Agreement, are hereby incorporated by reference and made a part hereof. No other Iska or Ribbis-related agreement shall amend, supersede, or replace this Iska Agreement with respect to the HELOC Account unless such agreement expressly identifies this HELOC Account and states that it amends, supersedes, or replaces this Iska Agreement.

12) Binding agreement:

a) It is expressly agreed that if, for any reason, the Provider or Receiver is not familiar with the Iska concept, the Iska terms will nonetheless prevail, and each party shall enjoy all rights and bear all obligations assigned to the Provider or Receiver under this Iska Agreement.

b) If any part, term or provision of this Iska Agreement is determined to be invalid, illegal or unenforceable for any reason, such determination shall not affect the remainder of this Iska Agreement, which shall continue to be in force.

13) Law:

a) Nothing in this Iska Agreement shall be construed to waive, limit, or impair any rights or protections afforded to the Receiver under applicable federal or state law, including but not limited to (i) the right of rescission under the TILA and Regulation Z, (ii) required disclosures under the TILA and the RESPA, (iii) protections under the ECOA, (iv) any applicable state consumer protection or usury statutes, and (v) any rights or protections under the Servicemembers Civil Relief Act. In the event the Receiver exercises the right of rescission with respect to the Loan Agreement or any Advance, this Iska Agreement shall be deemed rescinded to the same extent, except that it shall remain effective as necessary to govern the return of funds and unwinding of the rescinded Transaction. Upon completion of such return and unwinding, the parties shall have no further obligations to one another hereunder with respect to the rescinded Transaction.

b) This Iska Agreement is intended to address compliance with the Law of Ribbis and shall not waive any obligation of the Provider to comply with applicable federal, state, or local laws, rules, or regulations governing the origination, servicing, or enforcement of home equity lines of credit, including any required disclosures, notices, or waiting periods.

c) This Heter Iska Agreement is a legally binding material inducement between the Provider and Receiver, and its terms have been finalized through an Agav Sudar binding procedure, as established by our sages of blessed memory, before a distinguished Rabbinical Court. This Agreement is not merely a simple assurance nor a standard form of contract; rather, it has been duly confirmed, validated, and established as a binding obligation upon the parties.

14) Notices:

All notices, requests, demands, and other communications required or permitted under this Iska Agreement shall be in writing and shall be deemed duly given when (i) delivered personally, (ii) sent by certified or registered mail, return receipt requested, postage prepaid, (iii) sent by nationally recognized overnight courier service, or (iv) sent by email with confirmed receipt, addressed to the parties at the addresses set forth in the Loan Agreement or at such other address as either party may designate by written notice to the other party. Notices sent by certified or registered mail shall be deemed received on the third (3rd) business day following the date of mailing. Notices sent by overnight courier shall be deemed received on the next business day following deposit with the courier service.

15) Governing Law:

To the extent not governed by Jewish law as set forth herein, this Iska Agreement shall be governed by and construed in accordance with the laws of the state in which the Property is located, without regard to conflict of laws principles. The parties agree that any legal action or proceeding not subject to the arbitration provisions of this Iska Agreement may be brought in any court of competent jurisdiction in the state in which the Property is located.

16) Electronic Execution:

This Iska Agreement and any amendment hereto may be executed and delivered by electronic signature in accordance with the Electronic Signatures in Global and National Commerce Act (E-SIGN Act, 15 U.S.C. § 7001 et seq.) and applicable state versions of the Uniform Electronic Transactions Act (UETA), and such electronic signatures shall be deemed original signatures for all purposes. Each party agrees that electronic signatures shall have the same legal effect, validity, and enforceability as manually executed (wet ink) signatures.

[Remainder of page intentionally left blank]

This offer shall remain open and in full force unless and until it is formally rescinded by the Provider.

Please sign and date this Iska Agreement on the spaces provided below to acknowledge your acceptance of Provider's offer on the terms set forth in this letter.

Lead Bank

Jackie Reses ______________________ Chief Executive officer ______________.
Print Name: Title:

DocuSigned by:
Jackie Reses
18461DD30798451...
______________________ Date: 07 / 09 / 2026 .
Authorized Signature:

By my execution of this Iska Agreement, I accept the Heter Iska Offer and all of the terms and conditions above.

Receiver

______________________ Date: ____/____/______.
Signature:

(Co-signer/co-borrower/guarantor)

______________________ ______________________
Name: Address:

______________________ Date: ____/____/______.
Signature:

Post-Funding / Correspondent Iska Execution.
*To convert an existing HELOC into an Iska, where this Iska is executed after origination, originated by a correspondent broker, or acquired by the Provider, an additional wet signature by the **Lead Bank** is required.*

______________________ ______________________.
Print Name: Title:

______________________ Date: ____/____/______.
Authorized Signature: