SUMMARY OF FORMS AND AGREEMENTS

** Do Not Include Effective Dates on Agreements **

The following agreements are **Required**:

1. **HLB-101 – Advances, Collateral Pledge and Security Agreement (ACPSA):**
   Defines all terms and conditions regarding the extension of advances.

2. **HLB-102 – Amendment No. 1:**
   Defines the meaning of "Secondary Collateral".

3. **HLB-103 – Amendment No. 2:**
   Redefines payment delinquency threshold for mortgage collateral. Currently, delinquency threshold is established at 59 days. Mortgage collateral that is currently delinquent 60 days or greater is not considered to be qualifying collateral.

4. **HLB-104 – Correspondent Services Agreement (CSA):**
   Defines all terms and conditions regarding the customer's use of demand accounts, use of the HLB's secure internet banking system, 1Link and other HLB correspondent services. These other services include, but are not limited to, deposit programs, securities safekeeping and wire transfers.

5. **HLB-106 – Global Authorization Form (GAF):**
   Defines the user entitlements for an individual within the customer's institution and his or her authorization to execute wires, advances, securities safekeeping trades, letters of credit and access to 1Link for accessing reports and/or processing transactions. (For instructions, please see HLB-105)

6. **HLB-108 – Wire Transfer Agreement:**
   Defines all terms and conditions regarding the customer's use of the wire transfer service. This form will be provided on an annual basis which indicates your continued use of the HLB's Funds Transfer service constitutes acceptance of those Wire Transfer Agreement.

7. **HLB-109 – Application for Advances Pursuant to Telephonic Request:**
   Defines all terms and conditions regarding future advance applications made verbally via the telephone. This master application eliminates the need for a written application each time an advance is requested.

8. **HLB-113 – Member Representations and Warranties:**
   Member certifies that each loan pledged to the HLB as collateral or as underlying collateral in a mortgage/asset-backed security complies with local, state, and Federal laws, and interagency guidance for nontraditional and subprime lending. Agrees to immediately replace non-complying collateral. Indemnifies the HLB.

9. **COL-139 – UCC-1 Filing Information Request Form:**
   Customer provides information required for the filing of UCC-1 financing statement.

10. **COL-131 – Schedule of Customer Subsidiary/Affiliate Structures Status of Pledge or Non-Pledge of Assets:**
    Customer certifies that all subsidiaries/affiliates and pledge status of the assets held by each. If customer has subsidiaries/affiliates, it must submit a Subsidiary/Affiliate Questionnaire for each.

The following agreements are **Optional**:

11. **HLB-125 / HLB-126 – Callable Advance, Putable Advance, Putable Advance with Customized Strike Program including:**
    Defines all terms and conditions regarding the extension of credit under the Callable Advance, Putable Advance, Putable Advance with Customized Strike product.

    Bank Disclosure and Customer Certification

12. Interest Rate Exchange Agreements:
Enables customers to use financial instruments such as swaps (including caps, collars and floors).

1992 International Swap Dealers Associations, Inc. (ISDA) Master Agreement[1]
Schedule to the Master Agreement[1]
HLB-130 – Special Amendment to Advances, Collateral, Pledge and Security Agreement
HLB-131 – Form of (Assistant/Corporate) Secretary's Certificate

[1] Please request these forms from a Calling Officer at (212) 441-6700 or a Credit Services Rep at (212) 441-6600.

13. COL-130 – Subsidiary/Affiliate Questionnaire:
Customer provides asset composition and pledge status information on each subsidiary/affiliate. If a subsidiary/affiliate intends to pledge assets, it must submit a tri-party Subsidiary/Affiliate Collateral Pledge and Security Agreement, if not, countersign a Collateral Assurance Letter.