

EXHIBIT D

ADDENDUM REGARDING SELLER OR LENDER CONTRIBUTIONS

Re: [Property Address]

This addendum is made this _____ day of _____, _____, and is incorporated into and shall be deemed to amend and supplement the [insert name of credit agreement] (the “Note”) between _____ (the “Borrower”) and _____ (the “Lender”) to finance the purchase of the property listed above (the “Property”).

In addition to the covenants and agreements made in the Note and [insert name of security instrument], Borrower and Lender further covenant and agree that any credits or other payments provided to Borrower by the seller of the Property (the “Seller”) or by Lender—including any credits provided for the interest rate chosen by Borrower—will be applied to offset costs that Borrower is required to pay at closing in the order listed:

1. Amounts that are considered “finance charges” under Regulation Z, 12 C.F.R. § 1026.4;
2. Other amounts that are considered “points and fees” under Regulation Z, 12 C.F.R. § 1026.32; and
3. Any other closing costs.

Any remaining credits or other payments will be applied to reduce the principal balance of the loan. Borrower is not legally bound to Lender for any amount paid with a credit or payment provided by Seller or Lender.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this addendum.

_____ Borrower

_____ Borrower