

## Addendum to the SunTrust Equity Line Disclosure Information

All capitalized terms, if not defined herein, shall have the definition given in the SunTrust Equity Line Disclosure Information

SunTrust Bank currently offers promotional pricing in the form of a variable Special Rate for **twelve (12) months** on an advance taken of \$25,000 or more under the Variable Rate option. The Special Rate is available *only* for Advances taken under this option which are designated at or before the closing of your SunTrust Equity Line of Credit and to be disbursed immediately upon expiration of any applicable rescission period (the "Special Rate Advance").

With the Special Rate Advance, the initial **ANNUAL PERCENTAGE RATE** shall be calculated at a rate equal to *The Wall Street Journal* Prime Rate in effect on the day preceding the first day of the Billing Cycle in which each such Advance is taken, together with a margin of -1.51% (Prime Rate minus 1.51%) (the sum is hereinafter referred to as the "Special Rate"), and shall accrue interest at the Special Rate for twelve (12) months from the date of disbursement of the Special Rate Advance(s) ("Special Rate Period") or unless and until the Special Rate Advance is paid in full or is transferred to another Option or credit product, whichever is first to occur. The Special Rate Advance may not be used to pay-off or pay down any obligation owed to SunTrust Bank, SunTrust Mortgage, Inc., or any of their affiliates or subsidiaries.

During the Draw Period, all other Variable Rate Advance balances have a variable interest rate based on the Prime Rate together with a margin as disclosed in your main Agreement. If you transfer a Special Rate Advance balance to any other Option other than that chosen at origination of your loan, or if there is a balance remaining on any Special Rate Advance at the end of the Special Rate Period, then such Special Rate Advance balance will accrue interest at a variable or fixed rate using the standard index(es) and margin(s) as contained and more fully described within your main Agreement. The Special Rate Advance may not be used for the purchase of a home that is being used as collateral for the SunTrust Equity Line.

This is a limited time offer and is currently in effect for applications received on or before 10/15/2019 and which close by 12/31/2019 and may be changed at any time.

### Historical Example

The Historical Example below applies to your SunTrust Equity Line with the Special Rate Advance. For purposes of the Special Rate Advance, this replaces the Historical Example contained in the SunTrust Equity Line Disclosure Information brochure. The example is based on a \$25,000 Special Rate Advance and making minimum monthly payments for 15 years. The index values are from the last business day in July of each year as assumes the rate remained constant each year.

Year	Index %	Margin%*	APR%	Minimum Monthly Payment Variable Rate Option Line of Credit
<b>Draw Period</b>				
<b>Special Rate Advance 2004</b>	4.25	1.00	5.25**	85.42
2005	6.25	1.00	7.25	97.09
2006	8.25	1.00	9.25	107.43
2007	8.25	1.00	9.25	102.18
2008	5.00	1.00	6.00	75.02
2009	3.25	1.00	4.25	60.00
2010	3.25	1.00	4.25	57.07
2011	3.25	1.00	4.25	54.28
2012	3.25	1.00	4.25	51.63
2013	3.25	1.00	4.25	49.10
<b>Repayment Period</b>				
2014	3.25	1.00	4.25	38.29
2015	3.25	1.00	4.25	37.03
2016	3.50	1.00	4.50	35.82
2017	4.25	1.00	5.25	34.64
2018	5.00	1.00	6.00	33.50

\*This is a margin we have used. Your margin may differ.

\*\* The introductory rate reflects a -3.26 discount we have recently offered. Your discount may differ.