

Loan Request Information:

Loan Type: Home Equity Line of Cre
Est. Repayment Period: Revolving
Approved Amount: \$75,000.00
Quoted APR: 3.74%
Est. Monthly Payment: Varies

ROLLAND P WALSH
DANIELLE WALSH
19686 SE JAY ST
MILWAUKIE, OR 97267

Dear ROLLAND P. WALSH & DANIELLE WALSH

Congratulations on the approval of your new loan! This letter will serve as confirmation, subject to the conditions listed below.

Subject to satisfactory title report
all other conditions have been meet

In order to proceed with your loan, please request that your Insurance Agent add: **Unitus Community Credit Union ISAOA, PO BOX 429, Portland, OR 97207*** as second mortgagee and fax us a copy of your homeowner's insurance declaration page naming us as a lien holder on the policy.

Your approval will expire 45 days from the date of this letter. If the above conditions have not been satisfied by that time, we will consider your application to be withdrawn. To expedite the processing of your loan, you may fax the requested items to (503) 423-8601 or mail the requested items using the enclosed envelope.

Thank you for selecting Unitus Community Credit Union for your financing! As a full-service financial institution, we look forward to serving your future financial needs. For any questions regarding this loan please contact your Member Services Representative provided below. If you should have any general questions, please feel free to contact the Member Loan Center at (503) 227-5571 option 2 or (800) 452-0900 option 2.

Sincerely,

Lisseth Lorelli-Qualls 7/19/2016

Lisseth Lorelli-Qualls
Member Service Representative
EquityTitles@unitusccu.com
503-423-8725

*Please note this address is different for our normal mailing address and must be listed on your policy for your home equity loan/second mortgage only

Website:
www.unitusccu.com

Phone:
(503) 227-5571
(800) 452-0900

Address
P.O. Box 1937
Portland, OR 97207



Account Balances

- Shares
- Loans
- Credit Cards
- All








ID	Description	Balance	Available	Rate	YTD Int	Notes
* S00		\$1,500.75	\$1,495.75	0.050%	\$0.17	
* S01		\$7,091.03	\$7,091.03	0.000%	\$0.00	
* S10		\$375.18	\$375.18	0.050%	\$0.06	
* S11		\$725.16	\$725.16	0.050%	\$0.10	
* S12		\$575.21	\$575.21	0.050%	\$0.09	
* S13		\$375.17	\$375.17	0.050%	\$0.06	
* S14		\$0.00	\$0.00	0.050%	\$0.00	
* S15		\$95,000.00	\$95,000.00	0.100%	\$0.68	
Total		\$105,642.50	\$105,637.50		\$1.16	

Enjoy
2.99% APR*
 Hurry. Visa balance transfer offer ends soon!



Retirement Services for Employees

Contact Us | Help

- Home/My Account
- Manage Account
- Research Funds
- Loans
- Rollovers & Withdrawals
- Tools and Learning

My Account

Plan: Reliance Network Llc 401k Plan - 266196 [Change Plan](#)
 Rolland Walsh

[Print](#)

Data as of 7/18/16		01/01/16 - 06/30/16
Current Balance	Vested Balance	Personal Rate of Return[?]
\$14,977.02	\$14,977.02	4.29%

Want help selecting your funds?

Sign up for the GuidedSavings managed account option.

[Sign up now](#)

- Current Balances
- Future Contribution
- Account History
- My Request History
- My Requested Documents

This view shows the investments you hold in your portfolio and how those investments are performing. Data as of 07/18/2016.

Balance (%)	Symbol	Funds	Shares	Balance (\$)	P	Transfer
14.78%	ALARX	Alger Capital Appreciation Institutional I	83.4850	\$2,213.19	P	Transfer
10.19%	SHSSX	Blackrock Health Sciences Opportunities Portfolio Inst	30.3007	\$1,525.64	P	Transfer
41.62%	CDOYX	Columbia Dividend Opportunity Y	634.7756	\$6,233.50	P	Transfer
13.47%	WSTYX	Ivy Science & Technology Y	40.4178	\$2,018.06	P	Transfer
9.83%	VISGX	Vanguard Small Cap Growth Index Inv	40.6409	\$1,472.83	P	Transfer
10.11%	IRGWX	Voya Global Real Estate W	72.4651	\$1,513.80	P	Transfer
				\$14,977.02		

- Take Action**

 - [Change Future Investments \[?\]](#)
 - [Change Current Investments \[?\]](#)
 - [Change Payroll Deductions \[?\]](#)
 - [Change Plan \[?\]](#)

This view shows your balance broken down by the types of contributions made to your account. Data as of 07/18/2016.

Contribution Type	Balance (\$)	Vested Percent	Vested Balance
Employee Pretax	\$14,977.02	100%	\$14,977.02

- Tools & Learning**
- [Why are my current balance percentages different from my future contribution percentages?](#)
- [Allocating Contributions](#)
- [Net Pay Calculator](#)
- [Retirement Calculator](#)
- [Roth 401\(k\) Analysis Tool](#)
- [Retirement Services for Employees Tutorial](#)

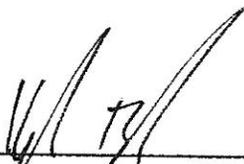
Acknowledgment in an Individual Capacity

State of OREGON

County of Multnomah

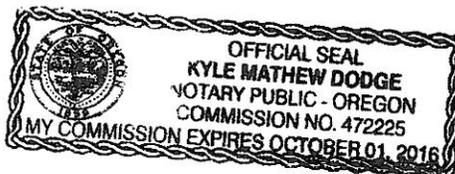
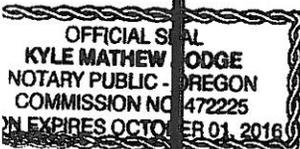
This record was acknowledged before me on (date) July 19th, 20 16 by

(name(s)) of individual(s) Lisseth Lorelli-Dwells



Notary Public - State of Oregon

Official Stamp



Document Description

This certificate is attached to page 1 of a Approval Letter (title or type of document), dated July 19th, 20 16, consisting of 1 pages.

Attaching a Notarial Certificate

An attached or "loose" certificate is filled out like any other notarial certificate, with a few additional details. Because a loose certificate is not an integral part of a document, it is very important to guard against its fraudulent use. The object is to make sure that the certificate may be used with one, and only one, particular document.

Any notarial wording on the document itself that the certificate is replacing should be crossed out and the words "SEE ATTACHED NOTARIAL CERTIFICATE" should be typed or written on the page.

- Staple the full page certificate after the signature page, so that a recorder can easily film the certificate in sequence with the signature that goes with it.
- On the certificate itself, the document's date, type, and the number of pages should be noted at the bottom of the certificate, e.g., "Attached to declaration, signed by John Hancock on July 4, 1776, two pages."
- Write in the notarial journal, "used loose certificate" or "attached certificate."
- You can use the notary stamping device to guard against fraudulent certificate use. Affix the impression so that it rests partly on the certificate and partly on the signer's page, but make sure that the stamp does not obscure any writing or signatures on either paper. Make sure a whole impression is also on the certificate, so that an auditor can compare the divided impression to the whole.

Attach the certificate yourself; don't allow someone else to do it. Sometimes a client will call later and ask for a "corrected certificate." If there is a mistake, the document, and often the signer, will have to reappear before you. An unattached certificate is like a blank check; you could be liable for its misuse.

Account Snapshot

Danielle's Snapshot - 06/30/2016

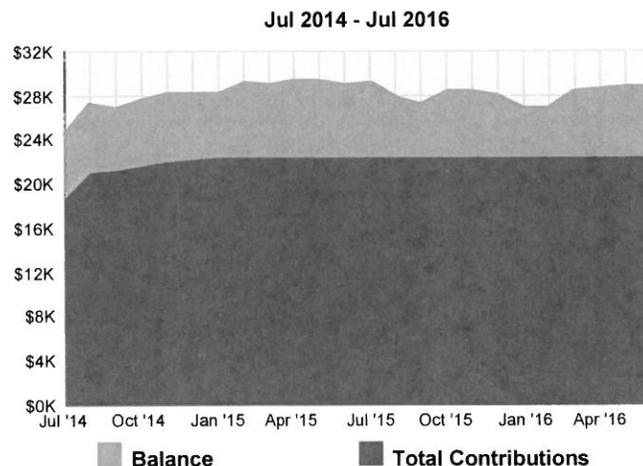
Balance	\$28,734.37
Vested Balance ¹	\$28,734.37
Personalized Rate of Return ⁴	▲ 1.42%
From 07/19/2014 to 06/30/2016	

Investment Allocation

	% of Balance	Balance
Balanced/Asset Allocation		
T. Rowe Price Rmtm 2020 R Fund	100.00%	\$28,734.37
Balance	100.00%	\$28,734.37

To change your investment allocations, visit principal.com/changeallocation

Track Your Progress ⁵



Contribution Breakdown

	% of Total	Amount Contributed
Employee		
Elect Deferral	77.63%	\$17,328.37
Employer		
ER Other	4.53%	\$1,012.00
ER Match in M	17.84%	\$3,982.63
Balance	100.00%	\$22,323.00

To increase your contribution rate, visit principal.com/changecontributions

Account History

Totals In This Period⁶

Starting balance as of 07/19/2014	\$24,758.34
Additions ⁷	\$3,578.80
Withdrawals ⁸	\$0.00
Transfers	\$0.00
Deducted Fees ⁹	\$0.00
Gain/Loss ¹⁰	\$397.23
Ending balance as of 06/30/2016	\$28,734.37
Personalized Rate of Return ⁴	1.42%

What Happened This Period¹¹

Inv Manager or Sub-Advisor / Investment Option	Balance as of 07/19/2014	Additions ⁷	Withdrawals ⁸	Transfers	Deducted Fees ⁹	Gain/Loss ¹⁰	Balance as of 06/30/2016
T. Rowe Price Associates, Inc. T. Rowe Price Retirement 2020 R Fund	\$24,758.34	\$3,578.80	\$0.00	\$0.00	\$0.00	\$397.23	\$28,734.37
Totals:	\$24,758.34	\$3,578.80	\$0.00	\$0.00	\$0.00	\$397.23	\$28,734.37

Your Contribution Sources¹⁶

	Amount Contributed
Employee	
Elect Deferral	\$1,711.60
Employer	
ER Other	\$0.00
ER Match in M	\$1,867.20
Total Contributions	\$3,578.80

Investment Performance

Investment Performance through 06/30/2016

Inv Manager or Sub-Advisor / Investment Option	Your Inv ¹³	YTD	1yr	3yrs	5yrs	10yrs	Since Inception	Inception Date
T. Rowe Price Associates, Inc. T. Rowe Price Retirement 2020 R Fund	▲	5.31	0.05	6.37	6.29	5.40	6.45	10/31/2003

Other Investments

Your
Inv¹³

Fixed Income Option non 401(a)

▲ Indicates an investment currently held in your portfolio.

▲ This investment option does not accept new contributions or investment transfers into the investment option. Investment transfers out of the investment options are allowed. To change your investment allocations, visit principal.com/changeallocation

1 The vested balance is the amount that you would keep if you separated from your employer now.

4 The Personalized Rate of Return (PRR) represents the performance of plan assets held for your benefit for the time period of this report. The PRR is based on your specific account activity. Past performance does not predict future results. Please use caution when evaluating your PRR. Certain circumstances can arise that cause the PRR calculation to give uncharacteristically high or low results. For more information, please go to the participant website personalized rate of return details page.

5 The *Track Your Progress* chart shows the amount of retirement savings in the retirement plan as of the specified calendar month end for a maximum of 24 months. The amount represented in blue reflects all additions to the account, withdrawals and investment gain or loss. The amount represented in orange is simply the contributions made to the plan, not including investment gain or loss. Funds added to this account via rollover or roll-in from another retirement plan are not included as contributions in the *Track Your Progress* chart. A portion of the account balance may not yet be vested. You may not be able to withdraw the entire stated balance. For additional details about vesting, withdrawals, and distributions, please contact your human resource contact or review your plan booklet to understand any aspect that may be unique to your plan. Stated value is subject to change and may be different when withdrawn or distributed.

Month end balances typically are available in the chart 2-3 business days following a given month end.

In the event an inadvertent administrative error occurs when processing transactions related to your account, Principal Life Insurance Company will restore any losses to your account and may retain amounts remaining after the error has been corrected.

To help take a step toward long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading retirement funds among different types of investment options can help you achieve a favorable rate of return, while helping minimize your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, retirement funds may not be properly diversified. Although diversification is not a guarantee against loss, it can be an effective strategy to help you manage investment risk.

In deciding how to invest retirement funds, you should take into account all your assets, including any retirement savings outside of the retirement plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the retirement plan to help ensure that your retirement funds will meet your retirement goals.

Information on individual investing and diversification can be found on the Department of Labor's website at <http://www.dol.gov/ebsa/investing.html>.

No investment strategy, such as diversification or asset allocation, can guarantee a profit or protect against loss in periods of declining value.

Principal Life Insurance Company and its affiliates may earn compensation in the form of short term interest ("float") on such things as un-cashed distribution checks or amounts awaiting investment.

Insurance products and plan administrative services are provided by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392.

The Principal may receive payments from investment option providers in connection with the investments offered under the plan. The Principal takes these payments into consideration when determining plan administrative services fees.

6 Outstanding loan balances are not included in your starting and ending balances.

7 Additions may include contributions you have made into the plan, contributions your employer has made into the plan, retirement funds you have rolled into the plan, or loan payments you have made.

- 8 Withdrawals may include payouts you have requested, hardship withdrawals, or loan requests.
- 9 Fees include certain plan and/or participant fees taken from participant accounts. For additional detail, see the "What Happened This Period" section.
- 10 Gain/Loss may reflect plan fees taken from participant accounts as well as investment performance, taking into account the timing and amount of deposits. For additional detail, see the "What Happened This Period" section.
- 11 The gain/loss includes \$215.46 in fees paid to service provider(s) for plan administrative services for this period.
Plan administrative services typically include items such as recordkeeping, participant website access, participant education, participant statements, and financial professional services.
For more information about this investment option, including its full name, please visit principal.com or 1-800-547-7754 for assistance from a retirement specialist.
Access the detail for each transaction, including transfers, on your account at principal.com/transactions.
- 16 All values shown are gross contributions representative of the range selected except *Your Loans*.
- 13 "Your Inv" indicates which investment options the funds in the account are allocated to. For more information on these investment options and how to change them, visit principal.com.
Investments in the "Other" category are not assessed in the risk spectrum noted above. View the detailed descriptions of all asset classes.
Investment results shown represent historical performance and do not guarantee future results. Investment returns and principal values fluctuate with changes in interest rates and other market conditions so the value, when redeemed may be worth more or less than original costs. Current performance may be lower or higher than the performance data shown.
Transfer restrictions or redemption fees may apply to certain transactions. Please refer to the redemption fee and transfer restriction policy for each investment.
As allowed by their prospectus, several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at The Principal Personal Account Login at principal.com.
While past performance does not predict future results, this section helps you compare investment options. This history shows the rate of return that would have been earned from a sum of money invested on the first day of the period and left until the last day of the period, with no other transactions. Returns shown for periods of less than one year are not annualized. All returns displayed here reflect fees and expenses of the investment options in the plan. These returns may not reflect all plan administrative expenses. Such expenses may reduce your gain/loss.
For more information about these investments, go to principal.com or call 1-800-547-7754 for assistance from a retirement specialist.
Investors should carefully consider a mutual fund's investment objectives, risks, charges, and expenses prior to investing. A prospectus, or summary prospectus if available, containing this and other information can be obtained by contacting a financial professional, visiting principal.com, or calling 1.800.547.7754. Read the prospectus carefully before investing.
Before directing retirement funds to a separate account, investors should carefully consider the investment objectives, risks, charges and expenses of the separate account as well as their individual risk tolerance, time horizon and goals. For additional information contact us at 1.800.547.7754 or by visiting principal.com.

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