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AKNOWLEDGEMENT AND AGREEMENT OF BORROWER PROVIDING SECURITY ITEM(S)

The agreement applies to Loan Number _____

And is between HAWERA FINANCE LIMITED, the creditor and
_____ the debtor.

I understand that I have provided the following item(s) as security for the above loan and any other withdrawals on my loan with Hawera Finance

Add security over: _____

I hereby waive the right to receive a verification statement or any other notification following registration of this or any other security interest.

I understand that I will be in breach of my contract should I sell this item while I still have an open loan with Hawera Finance Limited. Should I sell this item or any security listed on my loan contract without first contacting Hawera Finance Limited and signing a waiver, Hawera Finance Limited may do any or all of the following

- Request that the loan be paid in full immediately
- Repossess the vehicle and any other security and then sell the vehicle and items to cover the loan payments and costs of repossession. If total cost is not covered by selling the items then payments will still be required to pay off the total loan balance
- List borrowers and guarantors on the loan with Veda Advantage which will affect credit ratings and future ability for loan approvals

Please sign below giving us permission to amend your loan contract as specified above

SIGNED:

IN THE PRESENCE OF:

Debtor 1

Witness

Debtor 2 (If Applicable)

Witness Name

Agreed to by the Creditor

Date