

**Renewal/Change In Terms Guidelines**

	<b>Product Line</b>	<b>Action</b>	<b>Permissible Form</b>	<b>nCino Appendage</b>
<b>Modification Types</b>	Commercial only	Renewal w/no new money (loans ≤\$250M)	Change In Terms	_M1
	Commercial	Rate change	Change In Terms - <i>payment verbiage added for change in payments and rate verbiage added if rate type changes.</i>	_M1
	Commercial	Re-amortize payment amount	Change In Terms - <i>payment verbiage added for change in payments and rate verbiage added if rate type changes.</i>	_M1
	Commercial	Collateral substitution	Change In Terms	_M1
	Consumer RE	non-ATR renewal	Loan Modification Agreement	_M1
	Consumer NRE Installment/Commercial	Payment/Maturity extension	Extension Agreement	_M1
	<b>Renewal (retain same loan #)</b>	Consumer/Commercial	Add additional funds to existing loan (new funds<current balance or line amount on revolving LOC); extend amortization/maturity and does not meet CIT criteria above	New loan documents
<b>New</b>	Consumer/Commercial	New funds>current balance or line amount for revolving LOC; Product Change	New loan documents	New Loan number - new vs. renewed funds broken down on loan wall