ADDENDUM TO ADVANCES AND SECURITY AGREEMENT TO PLEDGE DIGITAL NOTES COLLATERAL

This Addendum to Advances and Security Agreement to Pledge Digital Notes Collateral ("Addendum") is made as of _____ between the Federal Home Loan Bank of Dallas (the "Bank"), and _____("Borrower"), and shall be deemed to be a part of, and a modification to, the Advances and Security Agreement dated as of _____ as the same may have been amended, restated, or otherwise modified from time to time, the "Security Agreement"). Unless otherwise defined herein, capitalized terms have the meaning assigned to such terms in the Security Agreement.

WHEREAS, Borrower desires to grant to the Bank a security interest in Digital Notes Collateral described on Exhibit A hereto (the "Digital Notes Collateral");

WHEREAS, Borrower and the Bank desire to amend the Security Agreement to effect the pledge of Digital Notes Collateral;

NOW, THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower and the Bank agree as follows:

1. Creation of Security Interest in the Digital Notes Collateral. As security for all Indebtedness and Outstanding Commitments, Borrower hereby assigns, transfers, and pledges to the Bank, and grants to the Bank a security interest in, all of the Digital Notes Collateral now owned or existing or hereafter owned, acquired, or arising by Borrower, all payment intangibles related to the foregoing, and all proceeds, cash proceeds, and noncash proceeds of the foregoing.

2. Digital Note Collateral Subject to the Security Agreement. For the avoidance of doubt, any reference in the Security Agreement to Collateral shall include the Digital Notes Collateral and any reference in the Security Agreement to First Mortgage Collateral or First Mortgage Documents, Other Real Estate Related Collateral, Small Business Collateral, and Small Farm and Agri-Business Collateral shall include the Digital Note Collateral, as applicable. The Digital Note Collateral shall be governed by all the terms of the Security Agreement, which terms are incorporated herein by reference.

3.. Ratifications. The terms of the Security Agreement are ratified and confirmed and shall continue in full force and effect as valid and binding agreements of Borrower, enforceable against Borrower. Borrower and the Bank agree that the Security Agreement, as amended hereby, shall continue to be legal, valid, binding, and enforceable in accordance with its terms.

4. Applicable Law; Severability. THIS ADDENDUM SHALL BE GOVERNED BY THE LAWS OF THE STATE OF TEXAS, WITHOUT GIVING EFFECT TO THE CHOICE OF LAW PRINCIPLES INCLUDED THEREIN. IN THE EVENT THAT ANY PORTION OF THIS ADDENDUM CONFLICTS WITH APPLICABLE LAW, SUCH CONFLICT SHALL NOT AFFECT ANY OTHER PROVISION OF THIS ADDENDUM THAT CAN BE GIVEN EFFECT

WITHOUT THE CONFLICTING PROVISION, AND TO THIS END THE PROVISIONS OF THIS ADDENDUM ARE DECLARED TO BE SEVERABLE.

5. Successors and Assigns. This Addendum shall be binding upon and inure to the benefit of the authorized and permitted successors and assigns of Borrower and the Bank.

6. Entire Agreement. THIS ADDENDUM REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES WITH RESPECT TO THE SUBJECT MATTER HEREOF, AND MAY NOT BE CONTRADICTED BY EVIDENCE, RELATING TO THIS ADDENDUM, OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES HERETO. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES HERETO.

7. Captions and Headings. The captions and headings in this Addendum are for convenience only and shall not be considered a part of or affect the construction or interpretation of any provision of this Addendum.

8. Execution. This Addendum may be executed in any number of counterparts, on telecopy counterparts and by different parties hereto in separate counterparts, each of which when so executed shall be deemed to be an original and all of which taken together shall constitute one and the same agreement. The words "execution," "executed," "signed," "signature," and words of similar import in this Addendum shall be deemed to include electronic or digital signatures, electronic or digital execution, and the keeping of records in electronic form (including the use of a sound, symbol, or process as defined in 15 U.S.C. § 7006(5) or Texas Business & Commerce Code § 322.002(8)). Such electronic or digital signatures and records shall have the same effect, validity, and enforceability as manually executed signatures or paper-based records, to the fullest extent permitted by applicable law including the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.) and the Texas Uniform Electronic Transactions Act (Chapter 322, Tex. Bus. & Com. Code). The parties agree that any electronic signature and the associated electronic record shall satisfy legal requirements regarding: intent to sign, consent to conduct the transaction electronically (including any disclosures required for consumer transactions), and the retention and accurate reproducibility of the signed electronic record. This clause expressly acknowledges that the parties may vary the procedures for electronic signatures or electronic records by mutual agreement, consistent with Texas UETA § 322.005.

IN WITNESS WHEREOF, Borrower and the Bank have caused this Addendum to be signed in their respective names by their respective duly authorized officers as of the date first above written.

BORROWER	BANK
_____	FEDERAL HOME LOAN BANK OF DALLAS
By: _____	By: _____
Name: _____	Name: _____
Title: _____	Title: _____
FHFA ID# _____	

Exhibit A
to
Addendum to Advances and Security Agreement

Description of Digital Notes Collateral

Digital Notes Collateral means any First Mortgage Collateral, Other Real Estate Related Collateral, Small Business Collateral, or Small Farm and Agri-Business Collateral with a digitally or electronically signed note that Borrower, Bank and a securities intermediary (as defined in Section 8-102 of the UCC) have agreed to treat as a financial asset (as defined in Section 8-102 of the UCC) and such financial asset has been deposited into a securities account (as defined in Section 8-501(a) of the UCC) at the securities intermediary with Member as the entitlement holder (as defined in Section 8-102 of the UCC) with respect to such financial asset and such financial asset is controlled (as defined in Section 8-106 of the UCC) by the Bank pursuant to a tri-party account control agreement. For the avoidance of doubt, Digital Notes Collateral is intended to be incorporated into the underlying Collateral category it would have fallen into absent its note being electronically signed and its treatment as a financial asset for purposes of establishing control under the UCC Article 8 framework.