

F. FAILURE TO CHOOSE CONVERSION

If I do not, at least 30 days before the last possible Conversion Date specified in Section A 1 above, give the Lender notice that I choose to convert my adjustable rate interest payments to fixed rate interest payments and do the other things that I must do under Section A above, within the applicable times specified in such Section, I will no longer have the right to choose such a conversion of interest payments.

IN WITNESS WHEREOF, Borrower has executed this Addendum.

Ronald L. Meredith (Seal)
RONALD L. MEREDITH Borrower

Linda K. Meredith (Seal)
LINDA K. MEREDITH Borrower

..... (Seal)
..... Borrower

[Sign Original Only]

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