

EARLY OWNERSHIP MORTGAGE ADDENDUM

This Addendum is incorporated in and modifies the Note (the "Note") of the same date executed by the undersigned ("Borrower"). If this Addendum conflicts with the terms and conditions in the Note, the terms and conditions of this Addendum will apply.

I. MONTHLY PAYMENT SCHEDULE

The Borrower promises to pay principal and interest payments every month on the first day of each month beginning on August 1, 1983. Initially the monthly payments will be in the amount of One thousand seven hundred eighty two and 53/100 Dollars (U.S. \$1,782.53). On the first day of August, 1989, and on that day of the month every twelve months thereafter, until such time as all of the principal and interest and any other charges that shall be due under this Note have been paid, the monthly payment shall be increased by an amount equal to three percent of the monthly payment due prior to the increase as shown on the payment schedule below. Some of the later monthly installments are greater than the amount of a monthly installment which then would be sufficient to repay the unpaid principal balance in full in substantially equal payments of principal and interest. This reduces the unpaid principal balance that bears interest and results in full payment of loan before it would be paid in full by equal monthly installments.

PAYMENT SCHEDULE

Month of Payment	Amount of Payment
1 - 12	\$ 1,782.53
13 - 24	\$ 1,782.53
25 - 36	\$ 1,782.53
37 - 48	\$ 1,782.53
49 - 60	\$ 1,782.53
61 - 72	\$ 1,782.53
73 - 84	\$ 1,907.31
85 - 96	\$ 2,040.82
97 - 108	\$ 2,183.67
109 - 120	\$ 2,336.53
121 - 132	\$ 2,500.09
133 - 144	\$ 2,675.09
145 - 156	\$ 2,862.35
157 - 168	\$ 3,062.71
169 - 180	\$ 3,277.10
181 - 190	\$ 3,506.50
191	1,157.28

William E. Yingling, III. (Seal)

Barbara A. Yingling (Seal)

(Seal)

Early Ownership Mortgage Addendum

3-112

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