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This Rider is dated the 8 day of February, 1984, and
modifies that certain Mortgage of even date herewith by and between
Robert A. McCall and Cheryl W. McCall, mortgagor, and Alliance Mortgage
Company, a Florida corporation, mortgagee.

FANT & FANT, ATTYS.

1. Paragraph 2(a) of the Mortgage is deleted.

2. Paragraph 2(c) (I) is deleted.

3. The following words in the third sentence of paragraph 3 of the
Mortgage are deleted: ". . . all payments made under the provisions of (a)
paragraph 2 hereof which the mortgagee has not become obligated to pay to the
Secretary of Housing and Urban Development and . . ."

4. The following words in the fourth sentence of paragraph 3 are
deleted: ". . . and shall properly adjust any payments which shall have been
made under (a) of said paragraph."

5. The following words are added to paragraph 9 of the Mortgage: "This
option may not be exercised by the mortgagee when the ineligibility for
insurance under the National Housing Act is due to the mortgagee's failure to
remit the mortgage insurance premium to the Department of Housing and Urban
Development."

Robert A. McCall (SEAL)
Robert A. McCall Borrower

Cheryl W. McCall (SEAL)
Cheryl W. McCall Borrower
CUM

(SEAL)
Borrower

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