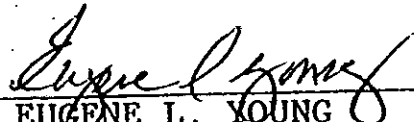
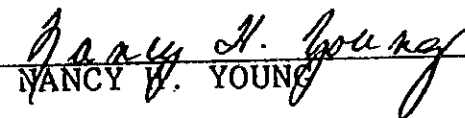


of the Note prior to the applicable dates set forth in Note Holder's "Notice of Payment/Interest Rate Adjustment" as provided in Section 5(B). If Borrower fails to do so within the specified time frames or if Borrower is not then current with respect to all payments due on the Note, Borrower can no longer exercise the option to convert. In that case, the terms of this Note will continue in effect without any change.

(E) Upon Borrower's timely delivery to Note Holder of the executed modification to the Note, Section 4 above shall cease to be effective.

IN WITNESS WHEREOF, the Borrower has executed this document the date first above written.

 (Seal)  
EUGENE L. YOUNG -Borrower

 (Seal)  
NANCY W. YOUNG -Borrower

\_\_\_\_ (Seal)  
-Borrower

RECORDED APR 6 1984 at 2:54 P.M.

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