

**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.

*Richard W. Cox*  
Richard W. Cox ..... (Seal)  
Borrower

*Celia I. Cox*  
Celia I. Cox ..... (Seal)  
Borrower

..... (Seal)  
Borrower

[Sign Original Only]

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