

- (a) the outstanding principal balance, and
- (b) the then current interest rate, and
- (c) the remaining term of the loan.

The Lender will set the monthly payment at an amount which would be sufficient to pay the loan in full over its remaining term assuming the then current interest rate does not change. In addition, the Lender may increase the Borrower's monthly payment at any time the total amount of interest capitalized as provided above since the beginning of the loan reaches \$ 10,000.00.

C. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan, would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note, or by making a direct payment to Borrower.

D. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in Paragraph 4 of the Security Instrument, or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

By signing this Rider, Borrower agrees to all of the above.

WITNESS:

Cynthia P. Glenn
Daniel N. Ballard

Wayne C. Patrick Borrower
Donna A. Patrick Borrower
Donna A. Patrick

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