

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.

Ronald L. Meredith
RONALD L. MEREDITH

(Seal)
Borrower

Linda K. Meredith
LINDA K. MEREDITH

(Seal)
Borrower

(Seal)
Borrower

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