

Notwithstanding a sale or transfer, Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has released Borrower in writing.

F. LOAN CHARGES

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) 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. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

IN WITNESS WHEREOF, BORROWER HAS EXECUTED THIS ADJUSTABLE RATE RIDER.

H. Michael Spurr  
Witness

H. Michael Spurr  
Witness

Trevor A. Lyn Fatt  
Borrower (Seal)  
Trevor A. Lyn Fatt

Grace W. Lyn Fatt  
Borrower (Seal)  
Grace W. Lyn Fatt

(Only One Witness required for each Borrower)