

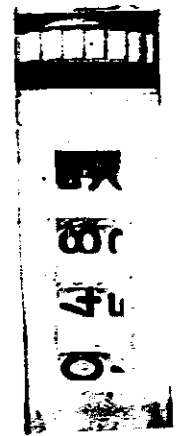
10-15-13 10:185

Borrower has the right to prepay the unpaid principal balance of this loan in full or in part without penalty at any time after the beginning of the minimum notice period for renewal of the initial loan term.

IN WITNESS WHEREOF, borrower has executed this Renegotiable Rate Mortgage Rider

J. Boyd A. Anderson
Borrower

Shirley Anderson
Borrower



4328 RV-2