

An Adjustable Rate Loan Rider supplements the Mortgage and provides:

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

Robert L. Siddens.....(Seal)
Borrower
Robert L. Siddens

Jacquilyn H. Siddens.....(Seal)
Borrower
Jacquilyn H. Siddens

.....(Seal)
Borrower
(Sign Original Only)

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