

IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

IN THE PRESENCE OF:

Heriot Clarkson Mungo, III (Seal)
Borrower

Paul H. Kellie
Paul A. Garbar

Sharon W. Mungo (Seal)
Borrower

(Seal)
Borrower

(Sign Original Only)

RECORDED OCT 27 1982 at 3:46 P.M.

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