EDON 1592 PAGE 911

IN WITNESS WHEREOF, Borrower has executed this Graduated Payment

Rider.

William R. Fairbanks Borrower

Melissa F. Fairbanks Borrower

_____(Seal) Borrower

(Sign Original Only)

18258

(S.C.) FLEX Rider Page 6 of 6

BECORDED JAN 2 6 1985 1:33 P.M.