

## LONG, BLACK &amp; GASTON

THE FOLLOWING CERTIFICATION SHALL BE MADE PART OF FHA FORM 2900 DATED 3/31/83.

"I/we certify that I/we fully understand the obligation I/we are undertaking, that my/our mortgage payment to principal and interest will start at \$ 383.82 and will increase by 7.50 % each year for 5 years to a maximum payment of \$ 551.02 and the mortgage balance will increase to no more than \$ 52,317.35 at the end of the \_\_\_\_\_ year. The maximum total amount by which the deferred interest shall increase the principal is \$ 3,817.35. Monthly installments shall be due according to the following schedule:

(For use with Plans I, II or III)

Principal & Interest

\$ <u>383.82</u>	during the 1st note year
<u>412.61</u>	during the 2nd note year
<u>443.55</u>	during the 3rd note year
<u>476.82</u>	during the 4th note year
<u>512.58</u>	during the 5th note year
<u>551.02</u>	during the 6th note year
	and thereafter

Mortgage Insurance Premium

\$ <u>20.45</u>	during the 1st note year
<u>20.95</u>	during the 2nd note year
<u>21.35</u>	during the 3rd note year
<u>21.63</u>	during the 4th note year
<u>21.77</u>	during the 5th note year
<u>21.73</u>	during the 6th note year
	and will continue to decline thereafter

OR

(For use with Plans IV or V)

Principal & Interest

\$ _____	during the 1st note year
_____	during the 2nd note year
_____	during the 3rd note year
_____	during the 4th note year
_____	during the 5th note year
_____	during the 6th note year
_____	during the 7th note year
_____	during the 8th note year
_____	during the 9th note year
_____	during the 10th note year
_____	during the 11th note year
	and thereafter

Mortgage Insurance Premium

\$ _____	during the 1st note year
_____	during the 2nd note year
_____	during the 3rd note year
_____	during the 4th note year
_____	during the 5th note year
_____	during the 6th note year
_____	during the 7th note year
_____	during the 8th note year
_____	during the 9th note year
_____	during the 10th note year
_____	during the 11th note year
	and will continue to decline thereafter

In addition I/we will be required to make payments toward taxes, hazard insurance and other costs of homeownership.

Signed:

Layne R. Andersen  
Mortgagor Layne R. Andersen

Jackelyn M. Andersen  
Mortgagor Jackelyn M. Andersen

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4328-11-21