

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

James M. Munns III (Seal)
JAMES M. MUNNS III Borrower

Judy H. Munns (Seal)
JUDY H. MUNNS Borrower

_____ (Seal)
Borrower

(Sign Original Only)

RECORDED APR 4 1983

at 10:26 A.M.

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