

ALLIANCE MORTGAGE COMPANY

GPM CERTIFICATION

BOOK 1603 PAGE 109

"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 \$ 348.60 and will increase by 7½ % each year for 5 years to a maximum payment of \$ 500.46 and the mortgage balance will increase to no more than \$ 47,517.10 at the end of the 5th year. The maximum total amount by which the deferred interest shall increase the principal is \$ 3,467.10. Monthly installments shall be due according to the following schedule:

(For use with Plans I, II, or III)

Principal & Interest

\$ 348.60	during the 1st note year
<del>374.75</del>	during the 2nd note year
<del>402.85</del>	during the 3rd note year
<del>433.06</del>	during the 4th note year
<del>465.55</del>	during the 5th note year
<u>500.46</u>	during the 6th note year and thereafter

Mortgage Insurance Premium

\$ 18.43	during the 1st note year
<del>19.03</del>	during the 2nd note year
<del>19.39</del>	during the 3rd note year
<del>19.65</del>	during the 4th note year
<del>19.77</del>	during the 5th note year
<u>19.74</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 home ownership.

Signed:

*William Frank Sutteland*  
Mortgagor

*William Frank Sutteland*  
Mortgagor

1117 Revised 12/82

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