B03N 1696 FACE 440

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

Seal) Borrower

SANDRA A. WARREN

\_\_(Seal) Borrower

(Sign Original Only)

EECORDEL MAY 1 2 1983 at 10:42 A.M.

29968

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