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

Chelgo

\_\_\_(Seal) Borrower

Marin E. Wagneseal Borrowe

> (Seal) Borrower

(Sign Original Only)

800. Eld 10.545

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Recorded July 5, 1983 at 9:47 A.M.

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