

... amount on my behalf until payment of principal and interest is made.

My amount of principal balance shall not exceed a maximum amount equal to one hundred twenty-five percent (125%) of the principal amount originally borrowed. If by paying the amount of my monthly payment calculated under Section 5 above after any interest change this would cause my unpaid principal balance to exceed that maximum amount at any time, I will instead pay the Full Payment Amount as my monthly payment until the next time I may elect a Payment Inverse option under Section 5(3).

7. NOTICE OF CHANGES

The Note holder will mail or deliver to me a notice of my changes in the Full Payment Amount and/or monthly payment before the effective date of any change. The notice will include information required by law to be given.

8. CHARGES; LIENS

Uniform Paragraph 4 of the Security Instrument is amended to read as follows:

4. Charges and Liens. Borrower shall pay all taxes, assessments, and other charges, fines and obligations attributable to the Property which may attain priority over this Security Instrument, and landlord payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall properly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument, provided, that Borrower shall not be required to discharge any such lien which is priority over this Security Instrument provided that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner consistent with the law; and (b) shall in good faith contest such lien, or shall contest such lien, or such lien in, legal proceedings, or shall endeavor to prevent the enforcement of such lien or restriction of the property or any part thereof, and shall secure from the holder of such lien an agreement in writing, satisfactory to Lender, subordinating such lien to this Security Instrument.

If Lender determines that all or any part of the property is subject to a lien which may attain priority over this Security Instrument, Lender shall mail Borrower notice identifying such lien. Borrower shall satisfy such lien or file one or more of the actions set forth above within ten days of the giving of notice.

9. NOTICE

Uniform Paragraph 14 of the Security Instrument is amended to read as follows:

14. Notices. Notices to be given under applicable law to be given in the manner herein, and notices to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or if such an address is Borrower may designate by notice to Lender as provided herein, and if any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in the Security Instrument shall be deemed to have been given to Borrower if mailed to the address designated herein.

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