

RIDER

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THIS RIDER is made this 24th day of May, 19 84, and is attached to and shall be deemed to amend and supplement a certain Mortgage of even date made by the undersigned payable to the order of Investors Savings and Loan Association in the principal sum of Sixty Three Thousand, Eight Hundred Dollars (\$ 63,837.00), herein referred to as the "Note".

1. Notwithstanding contrary provisions contained in the Note, the following mortgage payment schedule shall apply:

MONTHLY PAYMENTS	BORROWERS PAYMENT	EFFECTIVE INTEREST RATE	% PAYMENT INCREASES	BUYDOWN PAYMENT	NO. OF MONTHS	ANNUAL BUYDOWN COSTS
1 - 12	\$ 536.78	9.5 %	1,088	\$ 144.53 x	12	\$ 1,734.36
13- 24	\$ 583.95	10.5 %	1,083	\$ 97.36 x	12	\$ 1,168.32
25- 36	\$ 632.18	11.5 %	1,078	\$ 49.13 x	12	\$ 589.56
37- end	\$ 681.31	12.5 %	-0-	\$ -0- x	-0-	\$ -0-
TOTAL BUYDOWN:						\$ 3,492.24

2. The Total Buydown in the amount of \$3492.24 shown in paragraph 1 above has been paid into escrow with the Noteholder. It is understood and agreed that the undersigned have no rights in and to this sum except that it be credited to pay a portion of monthly installments as they fall due in accordance with the above schedule. This sum will not be used in any fashion to cure a default under the Note or Mortgage, nor will it be refunded or in any way applied to a calculation of partial or total prepayment of the indebtedness.

3. The undersigned shall pay to the Noteholder a late charge of five (5%) percent based on the principal and interest payment of Six Hundred Eighty One & 31/100 Dollars (\$ 681.31) for any monthly installment not received by the Noteholder within fifteen days after the installment is due.

WITNESS the following signatures and seals:

Thomas M. Rose (SEAL)
THOMAS M. ROSE

Carolyn S. Rose (SEAL)
CAROLYN S. ROSE

RE-RECORDED MAY 25 1984 at 1:46 P.M.

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