ALDENDUM TO ARM NOTE AND RIDER

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Assumption Feature

It all on any part of the property referred to in the Mortgage is sold or transferred by you without the Lender's prior written consent, the Lender may declare the balance of the loan to be idendiately due and payable. The loan documents provide that the Lender may waive its option to scelerate if, prior to sale or transfer, the Lender and the person to whom the property is to be sold or transferred agree in writing that the credit of such person is satisfactory to the lender. The Lender may also than the property assumption fees as permitted by law. If the Lender has waived the option to accelerate and your successor in interest and the cender have entered into a written assumption agreement, the Lender will release you from all obligations under the Mortgage and the note.

The Lender will consider requests for assumptions prior to conversion on a case by case basis. The Lender presently intends not to allow any as apption after the loan has been coverted to a fixed interest rate.

...ti: June 8, 1984

Borrower Debra Lynn Lawless

Burrower

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RECORDED JUN 1 1 1984 a+ 3:37 PM

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Re-REcorded June 18, 1984 at 12:43 P/M