



**Roosevelt Federal Savings and Loan Association**  
Adjustable Rate Note Plan IV

900 Roosevelt Parkway  
Chesterfield, Missouri 63017  
314 532 6200

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. IF MY INTEREST RATE INCREASES, MY MONTHLY PAYMENTS WILL BE HIGHER IF MY INTEREST RATE DECREASES, MY MONTHLY PAYMENTS WILL BE LOWER.

SEPTEMBER 12, 19 84 ST. LOUIS MISSOURI  
~~MOIX~~ (County) (State)  
 102 FOXBRIAR COURT SIMPSONVILLE, GREENVILLE COUNTY, SOUTH CAROLINA 29681  
 (Property Address)

VOL 1581 PAGE 271

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$ 62,700.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is ROOSEVELT FEDERAL SAVINGS AND LOAN ASSOCIATION. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 12.000 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay principal and interest by making payments every month. I will make my monthly payments on the 12TH day of each month beginning on OCTOBER 12, 19 84. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on SEPTEMBER 12, 2014, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at 900 Roosevelt Parkway, Chesterfield, Missouri 63017 or at a different place if required by the Note Holder.

**(B) Amount of my Initial Monthly Payments**

Each of my initial monthly payments will be in the amount of U.S. \$ 644.94. This amount may change.

**(C) Monthly Payment Changes**

Changes in my monthly payment will reflect changes in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the 12TH day of SEPTEMBER, 19 85, and on that day every 12th month thereafter. Each date on which my interest rate could change is called an "Interest Change Date."

The amount of my monthly payments may change on the 12TH day of OCTOBER, 19 85, and on that day every 12th month thereafter. Each date on which my payment amount could change is called a "Payment Change Date."

**(B) The Index**

Beginning with the first Interest Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The Index figure for the week which includes the date 60 days before each Interest Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will have the right to choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Interest Change Date, the Note Holder will calculate my new interest rate by adding TWO AND ONE QUARTER percentage points ( 2.25 %) to the Current Index. The result of this addition will be my new interest rate until the next Interest Change Date; provided, however, that the interest rate increase taking effect at any Interest Change Date shall be limited to two percentage points over the rate in effect prior to such change; and provided further, that the interest rate shall in no event be increased to more than five percentage points above the initial rate stated in section 2.

Before each Payment Change Date, the Note Holder will determine the amount of the monthly payments that would be sufficient to repay the principal I am expected to owe at such Payment Change Date, in full, with interest, on the maturity date, at my new interest rate in effect on the Payment Change Date, in substantially equal payments.

**(D) Effective Date of Changes**

My new interest rate will become effective on each Interest Change Date. I will pay the amount of my new monthly payments beginning on each Payment Change Date and continuing until the amount of my monthly payment changes again.

**(E) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in the amount of my monthly payment before the effective date of any change. This notice will be sent at the time required by law and will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**5. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment will reduce the amount of my monthly payments after the first Payment Change Date following my partial prepayment. However, any reduction due to my partial prepayment may be offset by an interest rate increase.