## ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this . lst day of	stru-
Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower Lender further covenant and agree as follows:  A. INTEREST RATE AND MONTHLY PAYMENT CHANGES  The Note has an "Initial Interest Rate" of 13.50%. The Note interest rate may be increased or decreased on .lst. day of the month beginning on .March, 1984 and on that day of the month et .12 months thereafter.  Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is [Check one box to indicate Index.]  (1) ** "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all M. Types of Lenders" published by the Federal Home Loan Bank Board.	the very
Types of Lenders' published by the Federal Home Loan Bank Board.  (2)	. In- ents.
loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amonecessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the princowed under the Note or by making a direct payment to Borrower.  C. PRIOR LIENS  If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrowerland promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument.  D. TRANSFER OF THE PROPERTY	ount reed- ripal lien ower riptly
If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one terest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lend waiving the option to accelerate provided in paragraph 17.  By signing this, Borrower agrees to all of the above.	e in-
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Dominique LaBorde-MilaaBorn	eal) oner

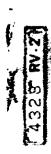
\* If more than one box is checked on if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply

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ADJUSTABLE RATE LOAN RIDER-681-FHCMO UNIFORM INSTRUMENT

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RECORDED SEP 2 1982 at 9:50 A.M.



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