

IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

Curtis S. Bilka (Seal)  
CURTIS S. BILKA Borrower

Barbara C. Bilka (Seal)  
BARBARA C. BILKA Borrower

\_\_\_\_ (Seal)  
Borrower

(Sign Original Only)

RECORDED NOV 12 1982 at 10:17 A.M.

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