CITY AFFORDABLE MORTGAGE PLAN ADJUSTABLE RATE LOAN RIDER

Cause the interest rate to change periodically. (2) Allow the outstanding principal balance of the loan to increase over time. This will happen if the scheduled monthly payment will also change periodically. (3) Allow the outstanding principal balance of the loan to increase over time. This will happen if the scheduled monthly payment is not large enough to pay all of the interest due and the Lender finets the Borrower's he decided to the finets of the finet		
will also change periodically. Allow the outstanding principal balance of the loan to increase over time. This will happen if the scheduled monthly payness is not large enough to pay all of the interest due and the Lender lands the Borrower the difference under the tarms of the Note: This Rider is made this14th		ce: The security instrument secures a Note which contains provisions that:
mest is not large enough to pay all of the interest oue and the Lender lends the source rine outcerner under the terms of the Note is made this in 14th day of Sept Cabbar. This Ricks is made this in 14th Mortgage. Date of Trust, or Deed to Servi Bellem, and is incorporated into, and shall be desented to be entered applications. In the Mortgage, Date of Trust, or Deed to Servi Bellem, and is incorporated into, and shall be desented to be properly described in the Security Instrument, Borrower and Lender further covenant and gree as follows: A. Interest Rate Changes The Note has an "Initial Interest Rate" of 11.625 - %. The Note has an "Initial Interest Rate Change on the Note has an "Initial Interest Rate Change in the Security Instrument, Borrower and Lender further covenant and gree as follows: A. Interest Rate Changes The Note has an "Initial Interest Rate" of 11.625 - %. The Note Interest Rate may be increased or decreased on the first day of the month beginning on APT1 - 1.1.625 - %. The Note Interest Rate Change in months thereafter. The delate on which the interest rate may change are called the "Interest Rate Change of the "One of the Change of the Change of the Interest Rate Change of the Change of the Interest Rate Change Ch	١,	will also change periodically.
to amend and supplement the Mortgage, Dued of Trust, of Used to Service Uses (the Security Instrument, 10) the security instrument of the Control of the Use of the Control		ment is not large enough to pay all of the interest due and the Lender lends the Borrower the difference under the terms
and agree as follows: The Note has an "initial interest Rate" of 11.625. %. The high interest rate may be increased or decreased on the first day of the month beginning on APT11 state the "interest Rate Change and on which the interest rate may change are called the "interest Rate Change Dates." Changes in the interest rate may change are called the "interest Rate Change Dates." Changes in the interest rate may change are called the "interest Rate Change Dates." Changes in the interest rate will be based on changes in a measure of the cost of money called the "Index". The Index will be stated as a percentage figure. The Index at the beginning of this ions is the one following the box which is marked: XI The average discount rate on threnhy six week Treasury Besulties adjusted to a constant maturity of	to amo	and and supplement the Mortgage, Deed of Trust, of Deed to Secure Debt (the "Security Instrument") of the same date given a undersigned (the "Borrower") to secure Borrower's Note to City Federal Savings and Loan Association, (the "Lender") of the date (the "Note") and covering the property described in the Security Instrument and located at
The Note has an "minist interest Figur" of 11.625. 9s. The Note interest rate may be increased or decreased on the first day of the month beginning on APILI 1.9. 8.3 and every months thereafter. The dates on which the interest rate may change are called the "interest Rate Change Dates." Changes in the interest rate will be based on changes in a measure of the cost of months the still of the cost of the cos	Modif and a	Ications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant
Changes in the interest rate with be based on changes in a measure of the cost of money called the "index". The index will be stated as a percentage figure. The index at the beginning of this loan is the one following the box which is marked: The workit varrage visid on United States Treasury Securities adjusted to a constant maturity of		
The average discount rate on twenty six week Treasury Sits as announced by the U.S. Treasury Department following its sale of these securities. The weekty average yield on United States Treasury Securities adjusted to a constant maturity of		The Note has an "Initial Interest Rate" of 11.625 %. The Note interest rate may be increased or decreased on the first day of the month beginning on April 1
The weekly average yield on United States Treasury Securities adjusted to a constant maturity of		Changes in the interest rate will be based on changes in a measure of the cost of money called the "Index". The Index will be stated as a percentage figure. The Index at the beginning of this loan is the one following the box which is marked:
The interest rate shall not increase more than four (4) percentage points plus two (2) percentage points over the "initial interest rate" during the life of the loan. The Lender may substitute a new measure of the cost of money as the Index if at any time the Index being used ceases to be publicly announced by its source. The substituted index will be used to determine changes in the interest rate beginning with the first interest rate change after the substitution. Any substituted index will be beyond the control of the Lender and will be readily available to and Verliable by Borrower. To set each new interest rate, the Lender will first determine the "Current Index" figure. The Current Index figure is the figure most recently available 45 days before each interest Rate Change Date. The Lender will gound up the Current Index figure to the nearest one eighth of one percent (125%). The Lender will add the amount of 100. the first 6 months, goving to 3.00 in the 71 month through maturity. 8. Monthly Payment Changes: Capitalized interest The secured indebtedeses is payable in monthly installments. Monthly payments will be applied first to the interest due which is greater than the Borrower's sheduled monthly payment will be applied first to the interest due which is greater than the Borrower's sheduled monthly payment will be applied first to the interest due and then to principal. The interest due which is greater than the Borrower's sheduled monthly payment will be applied first to the interest due and then to principal. The interest due which is greater than the Borrower's sheduled monthly payment will be applied first to the interest due and then to principal. The interest due may be greater than the current amount of Borrower's scheduled monthly payment. In that case the interest due which is greater than the Borrower's sheduled monthly payment will be applied first to the interest capament. Borrower's monthly payment for the first 36 months will be in the amount of U.S. \$ 379.77 On November 1 19 8	XX	The average discount rate on twenty six week Treasury Bills as announced by the U.S. Treasury Department following its sale of these securities.
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On November 1 19 87 and every 12 months thereafter (the "Monthly Payment Adjustment Date"), Borrower's monthly payment will also be reset. In resetting the monthly payment on those dates, the Lender will determine the amount of the monthly payment on the basis of the following factors: (a) the outstanding principal balance, and (b) the then current interest rate, and (c) the remaining term of the loan. The Lender will set the monthly payment at an amount which would be sufficient to pay the loan in full over its remaining term assuming the then current interest rate does not change. In addition, the Lender may increase the Borrower's monthly payment at anytime the total of the amount of interest capitalized as provided above since the beginning of the loan reaches \$ 12.250. C. Loan Charges It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan, would exceed permitted limits. It this is the case, then: (A) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note, or by making a direct payment to Borrower. D. Prior Liens If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that tien as provided in paragraph 4 of the Security Instrument, or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument. By signing this Rider, Borrower agrees to all of the above.		to principal. The interest due may be greater than the current amount of Borrower's scheduled monthly payment. In that case, the interest due which is greater than the Borrower's sheduled monthly payment will be advanced on Borrower's account by Lender and added to the oustanding principal balance under the Note, unless otherwise paid by Borrower. Such capitalized in-
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Borrowe Rorrowe	_	// / / / (Seal)
Denobia C. Hall Sorrowe Pamela S. Core Geal Borrowe	_	Denobia C. Hall (Seal) Borrower

DISTRIBUTION: 036-321-02-1083 Original -- Attach to the original Security Instrument (Lender after recording). Copy 2 — Attach to copy of the Security Instrument (Morigagor)

Copy 1 --- Attach to copy of the Security Instrument (Lender)
Copy 3 -- Attach to copy of the Security Instrument (Settlement Agent)