

Borrower has the right to prepay the unpaid principal balance of this loan in full or in part without penalty at any time after the beginning of the minimum notice period for renewal of the initial loan term.

IN WITNESS WHEREOF, borrower has executed this Renegotiable Rate Mortgage Rider

Ronald J. Mean
Borrower

Maury M. Messer
Borrower

(CONTINUED ON NEXT PAGE)

0971

4328 RV-2