

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

*James W. Knox, Jr.* (Seal)  
James W. Knox, Jr. Borrower

*Sandra M. Knox* (Seal)  
Sandra M. Knox Borrower

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

(Sign Original Only)

RECORDED DEC 1 1982

at 9:31 A.M.

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