

CHARTER MORTGAGE COMPANY  
GPM CERTIFICATION

vi 1474 MAR 112  
Schedule A

"I/we certify that I/we fully understand the obligation I/we are undertaking, that my/our mortgage payment to principal and interest will start at \$ 183.77 and will increase by 7½ % each year for 5 years to a maximum payment of \$ 263.82 and the mortgage balance will increase to no more than \$ 29072.53 at the end of the 4th year. The maximum total amount by which the deferred interest shall increase the principal is \$ 1522.53. Monthly installments shall be due according to the following schedule:

(For use with Plans I, II, or III)

Principal & Interest

\$ 183.77 during the 1st note year  
197.55 during the 2nd note year  
212.37 during the 3rd note year  
228.30 during the 4th note year  
245.52 during the 5th note year  
263.82 during the 6th note year  
and thereafter

Mortgage Insurance Premium

\$ 11.59 during the 1st note year  
11.81 during the 2nd note year  
11.97 during the 3rd note year  
12.08 during the 4th note year  
12.11 during the 5th note year  
12.04 during the 6th note year  
and will continue to decline thereafter

OR

(For use with Plans IV or V)

Principal & Interest

\$ \_\_\_\_\_ during the 1st note year  
\_\_\_\_\_ during the 2nd note year  
\_\_\_\_\_ during the 3rd note year  
\_\_\_\_\_ during the 4th note year  
\_\_\_\_\_ during the 5th note year  
\_\_\_\_\_ during the 6th note year  
\_\_\_\_\_ during the 7th note year  
\_\_\_\_\_ during the 8th note year  
\_\_\_\_\_ during the 9th note year  
\_\_\_\_\_ during the 10th note year  
\_\_\_\_\_ during the 11th note year  
and thereafter

Mortgage Insurance Premium

\$ \_\_\_\_\_ during the 1st note year  
\_\_\_\_\_ during the 2nd note year  
\_\_\_\_\_ during the 3rd note year  
\_\_\_\_\_ during the 4th note year  
\_\_\_\_\_ during the 5th note year  
\_\_\_\_\_ during the 6th note year  
\_\_\_\_\_ during the 7th note year  
\_\_\_\_\_ during the 8th note year  
\_\_\_\_\_ during the 9th note year  
\_\_\_\_\_ during the 10th note year  
\_\_\_\_\_ during the 11th note year  
and will continue to decline thereafter

In addition, I/we will be required to make payments toward taxes, hazard insurance and other costs of home ownership."

Signed:

Donald J. Hilstrap  
Mortgagor

Sharon K. Hilstrap  
Mortgagor