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EXHIBIT A

ADDENDUM TO MORTGAGE FROM: Ro D. Phan and Phuong N. Phan
TO PERPETUAL FEDERAL SAVINGS AND LOAN ASSOCIATION
(LOAN NUMBER _____)

25. Readjustable Interest Rate Provisions:

A. The Note delivered by Borrower to Lender and secured by this Mortgage is a readjustable interest rate note authorized under regulations promulgated by the Federal Home Loan Bank Board. The initial rate of interest on the Note is 13.5 % per annum and the maximum rate that may be charged over the life of the Note as it may be renewed shall never exceed 18.5 % per annum. The lien and priority of this Mortgage, from the date of its recording, shall extend to the maximum rate of interest that may be charged under said readjustable interest rate Note.

B. The readjustable interest rate Note secured by this Mortgage is for an initial term of 39 months. Pursuant to the provisions thereof and regulations of the Federal Home Loan Bank Board, the Note provides for automatic rights of renewal, which if fully exercised shall allow the Borrower a total of 360 months in which to pay the balance of the indebtedness. The lien and priority of this Mortgage, from the date of its recording, shall extend as if the Note had been made for an original term of 360 months.

C. This provision shall supersede any of the above Uniform Covenants or Non-Uniform Covenants which shall conflict herewith.

Ro Phan D.

Ro D. Phan

Phuong N. Phan

Phuong N. Phan

RECORDED DEC 4 1980 at 3:09 P.M.

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