

If the interest rate payable hereunder shall be reduced as provided above and the prevailing rate through local savings and loan institutions shall rise to twelve (12%) per cent per annum or higher and shall remain at twelve (12%) per cent per annum for a period of six months, then and in such event the interest payable hereunder shall be at the rate of twelve (12%) per cent per annum and shall remain in effect until the rate shall again fall to eleven and one-half (11 1/2%) per cent per annum or less, and remain in effect for six months or more, in which event the rate shall be adjusted as provided hereinabove.

RECORDED NOV 2 1981 at 2:38 P.M.

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