

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

Hugh L. Sykes (Seal)
Hugh L. Sykes Borrower

Connie P. Sykes (Seal)
Connie P. Sykes Borrower

____ (Seal)
Borrower

(Sign Original Only)

RECORDED NOV 24 1982 at 10:26 A.M.

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