

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

Edward J. Kromer (Seal)
Borrower

Jennifer J. Kromer (Seal)
Borrower

_____ (Seal)
Borrower

(Sign Original Only)

17998

RECORDED JAN 24 1983 at 10:11 A.M.

4328-RV-2

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