

ALLIANCE MORTGAGE COMPANY

GPM CERTIFICATION

2011 11 11

"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 \$ 360.08 and will increase by 7.5 % each year for 6 years to a maximum payment of \$ 516.93 and the mortgage balance will increase to no more than \$ 9,081.22 at the end of the 5th year. The maximum total amount by which the deferred interest shall increase the principal is \$ 3,581.22. Monthly installments shall be due according to the following schedule:

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

Principal & Interest

Mortgage Insurance Premium

\$ 360.08 during the 1st note year
387.08 during the 2nd note year
416.11 during the 3rd note year
447.32 during the 4th note year
480.87 during the 5th note year
516.93 during the 6th note year
 and thereafter

\$ 19.18 during the 1st note year
19.65 during the 2nd note year
20.03 during the 3rd note year
20.29 during the 4th note year
20.42 during the 5th note year
20.39 during the 6th note year
 and will continue to decline thereafter

OR

(For use with Plans IV or V)

Principal & Interest

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 thereafter

\$ _____ 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:

Mary Diane Howell
 Mortgagee

 Mortgagee

1117 Revised 12/82

RECORDED APR 7 1983

at 11:38 A.M.

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