

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

Gregory M. Birtzel (Seal)  
Borrower

Mary L. Birtzel (Seal)  
Borrower

\_\_\_\_\_ (Seal)  
Borrower

(Sign Original Only)

1501

RECORDED APR 7 1983

at 11:42 A.M.

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