

D) TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this. Borrower agrees to all of the above.

U. S. RETIREMENT CORPORATION

By: *Henry W. Wally* (Seal)
President Borrower

Borrower (Seal)

If more than one box is checked or if not box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.
ADJUSTABLE RATE LOAN RIDER - 6/81 - FHLMC UNIFORM INSTRUMENT