

The following certification shall be made part of FHA Form 2900 dated April 4, 1983.

"I/we certify that I/we fully understand the obligation I/we are undertaking, that my/our mortgage payment including principal, interest and mortgage insurance premium will start at \$ 434.70 and payments to interest and/or principal and MIP will increase by 7.5 % each year for 5 years to a maximum of \$ 615.86 and the mortgage balance will increase to \$ 56254.63 at the end of the 5th year. The maximum total amount by which the deferred interest shall increase the principal is \$ 4104.63. Monthly installments shall be due according to the following schedule:

(For use with Plans I, II or III)

Principal & Interest

Mortgage Insurance Premium

\$ 412.71 during the 1st note year  
443.66 during the 2nd note year  
476.93 during the 3rd note year  
512.70 during the 4th note year  
551.16 during the 5th note year  
592.49 during the 6th note year  
and thereafter

\$ 21.99 during the 1st note year  
22.52 during the 2nd note year  
22.96 during the 3rd note year  
23.26 during the 4th note year  
23.41 during the 5th note year  
23.37 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 homeownership."

Signed:

Barry J. Hill  
Mortgagor Barry J. Hill

Alice Y. Hill  
Mortgagor Alice Y. Hill

RECORDED MAY 2 1983  
at 4:37 P.M.

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