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The following Certification shall be made part of FHA Form 2900 dated JULY 1, 1983.

"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 \$658.47 and will increase by 2.5% each year for 5 years to a maximum payment of \$744.99 and the mortgage balance will increase to no more than \$69,705.35 at the end of the _____ year. The maximum aggregate amount by which the deferred interest shall increase the principal is \$1155.35. Monthly installments shall be due according to the following schedule:"

(For use with Plans I, II or III) \$68,550.00 - 12.25% - Plan I

Principal & Interest

Mortgage Insurance Premium

\$ 658.47 during the 1st note year
\$ 674.93 during the 2nd note year
\$ 691.80 during the 3rd note year
\$ 709.09 during the 4th note year
\$ 726.82 during the 5th note year
\$ 744.99 during the 6th note year
and thereafter.

\$ 28.67 during the 1st note year
\$ 28.86 during the 2nd note year
\$ 28.99 during the 3rd note year
\$ 29.04 during the 4th note year
\$ 29.02 during the 5th note year
\$ 28.89 during the 6th note year
and will continue to decline thereafter.

OR

(For use with Plans IV or V)

\$ _____ 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 towards taxes, hazard insurance and other costs of homeownership."

Signed:

Christopher P. Baldwin

Mortgagor Christopher P. Baldwin

Mary Alice Baldwin

Mortgagor Mary Alice Baldwin

Recorded July 5, 1983 at 11:30 A.M.

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