

5. UNPAID MONTHLY PAYMENTS

(A) Regular Increase. My first twelve (12) monthly payments will be in the amount of U.S. \$ 472.10 ...

(B) Monthly Payment Freeze Option. Instead of having my monthly payments increase during the second and third years that my loan is outstanding, I may elect to have my monthly payment frozen for the second and/or third years that the loan is outstanding ...

6. CHANGES IN MY UNPAID PRINCIPAL BALANCE

(A) Additions to My Unpaid Principal Balance

Each of my monthly payments could be less than the amount of the interest portion of a monthly payment which then would be sufficient to repay my unpaid principal balance in full on the maturity date at my current rate of interest in substantially equal payments ...

(B) Reductions in My Unpaid Principal Balance

My monthly payment could be greater than the amount of a monthly payment which then would be sufficient to repay my unpaid principal balance in full on the maturity date at my current rate of interest in substantially equal payments ...

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