(C) Limit on My Unpaid Principal: At Each Interest Change Date the Full Payment Amount will

My unpaid principal balance may never exceed a maximum amount equal to one hundred twenty-five percent (125%) of the principal amount I originally borrowed. If my paying the amount of my monthly payment calculated under Section 5 above after my Interest Change Date would cause my unpaid principal balance to exceed that maximum amount at any time, I will instead pay the Full Payment Amount as my monthly payment until the next time I may elect a Payment Increase Option under Section 5(B).

7. NOTICE OF CHANGES

The Note Holder will mail or deliver to me a notice of any changes in the Full Payment Amount and my monthly payment before the effective date of any change. The notice will include information required by law to be given me.

8. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges, Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any such lien which has priority over this Security Instrument so long as Borrower shall not be required to discharge [illegible] Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, but only so long as Borrower shall contest such [illegible] such lien in, legal [illegible] to prevent the enforcement of the lien while such proceedings are pending, but only until such proceedings are concluded; or Borrower shall satisfy such lien or take one of the actions set forth above within ten days of the giving of notice.

If Lender determines that all or any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of the giving of notice.

9. NOTICES

Uniform Covenant 15 of the Security Instrument is amended to read as follows:

15. Notices. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.