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4. MONTHLY PAYMENTS INCREASE

(A) Regularly increasing my first monthly payments will be in the amount of \$491.31~~00~~ on each anniversary of the date my first monthly payment is due up through the twentieth year that the loan is outstanding. I will begin paying a new monthly payment which will be equal to the amount I have been paying multiplied by the number 1.075, unless I exercise the "Monthly Payment Freeze Option" or "Full Payment Option" as described in Section 5(B). Beginning in the twenty-first year and for the remaining term, I must pay the Full Payment Amount. I will pay the new amount of my monthly payment until it changes in accordance with this Section 4 or Section 5 or 7 below.

(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 at the monthly payment amount due during each respective preceding year. Alternatively, I may elect to have the Note Holder pay the Full Payment Amount as described in Section 5(A) and I will then make payments of the Full Payment Amount beginning with the first monthly payment due after my election on the third and on each subsequent anniversary of the date my first monthly payment is due until, but not including, the twentieth anniversary date. I may only choose to have my payment adjusted in accordance with Section 5(A) or make the Full Payment Amount beginning with the twenty-first year and continuing through the term of the loan. I must pay the Full Payment Amount. The Note Holder will notify me as provided in Section 6 below, prior to each of the anniversaries of the date my first monthly payment is due and will inform me that I have the options set forth in this Section 5, subject, however, to the limitations imposed by Section 6(B). I must notify the Note Holder of my election prior to the time that the first monthly payment is due after the respective anniversary date. If I do not choose from the options set forth in this Section 5(B) prior to my first two anniversary dates, I will make the payments provided for in 5(A). On either second anniversary or for my subsequent anniversary date until, but not including, the twentieth anniversary date, I will make the Full Payment Amount as provided for in 5(A) and I will pay the Full Payment Amount.

5. PAYMENTS IN MY UNPAID PRINCIPAL BALANCE

(A) Payments in My Unpaid Principal Balance

If the amount of my monthly payments will 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, if you will elect that the amount of my monthly payments is less than the interest portion, the Note Holder will subtract the amount of my monthly payment from the interest portion and will add the difference to my unpaid principal balance. The Note Holder will also add interest on the interest added to principal will be the rate required as Section 2 above.

(B) Payments in My Unpaid Principal Balance

If the amount of my monthly payments will 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, if so, the Note Holder will subtract the difference from the unpaid balance of my loan and will add the net interest amount due as if I had made substantially equal payments under Section 2 of the Note.

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