

a condition to waiving the Lender's right to accelerate, the loan terms, including the interest rate payable on the Note, the Margin for future interest rate changes (as the term is defined in the Note), and the maximum interest rate Cap of 5.75% above or below the initial interest rate shall be subject to modification by the Lender. If the Lender has waived the option to accelerate provided in this paragraph, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by the Lender, the Lender shall release Borrower from all obligations under this Security Instrument and the Note.

By signing this, Borrower agrees to all of the above.

Samuel C. McCown  
Borrower SAMUEL C. MCCOWN

Marcia D. McCown  
Borrower MARCIA D. MCCOWN

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