

"Notice of Payment/Interest Rate Adjustment" pursuant to Section 4(E) above is prepared, Borrower may, at Borrower's option, modify the repayment terms of the Indebtedness evidenced hereby on the first, second, or third Change Date. At that time, Borrower may convert the adjustable rate loan evidenced by this Note into a fixed interest rate, fixed payment, fixed term loan to be fully repaid in equal monthly payments of principal and interest over the remaining term of this loan (i.e. 29, 28, 27 years, depending on the conversion date selected on a 30 year original term loan.)

(B) Note Holder's "Notice of Payment/Interest Rate Adjustment" to Borrower given prior to the first, second or third Change Date shall contain the following information pertaining to Borrower's option to convert:


- i) The approximate fixed interest rate payable by Borrower if Borrower converts into a fixed interest rate loan (the actual rate will be the rate in effect on the date the Notice of Intent to Convert is received by the Lender) and
- ii) The approximate amount of Borrower's new monthly payment at the fixed rate of interest: and
- iii) A date, at least 15 days from the date the notice is given, by which Borrower must provide Lender a Notice of Intent to exercise Borrower's option to convert by returning the appropriate form to be provided by Note Holder concurrently with the Notice of Payment/Interest Rate Adjustment.

(C) The fixed rate of interest payable by Borrower will be established and determined as the Federal Home Loan Mortgage Corporation, Freddie Mac sixty (60) day mandatory delivery rate as published by Freddie Mac on the Notice of Intent is received by Note Holder. The new fixed interest rate will become effective on the applicable Change Date. Borrower's monthly payments at the new fixed interest rate will begin as of the first monthly payment after the applicable Change Date. The monthly payment will be the amount that is necessary to repay in full the principal Borrower will owe (assuming timely payment of all amounts due prior to that date) on that Change Date in substantially equal payments by the Maturity Date at the fixed rate.

(D) Borrower must provide Note Holder Notice of Intent to Convert, pay any applicable fees and must complete, execute and deliver to Note Holder the document evidencing the modification of the Note prior to the applicable dates set forth in Note Holder's "Notice of Payment/Interest Rate Adjustment" as provided in Section 5(B). If Borrower fails to do so within the specified time frames or if Borrower is not then current with respect to all payments due on the Note, Borrower can no longer exercise the option to convert. In that case, the terms of this Note will continue in effect without any change.

(E) Upon Borrower's timely delivery to Note Holder of the executed modification to the Note, Section 4 above shall cease to be effective.

IN WITNESS WHEREOF, the Borrower has executed this document the date first above written.

 (Seal)
Thomas P. Edwards -Borrower

 (Seal)
Kimberly M. Edwards -Borrower

(Seal)
-Borrower