ADJUSTABLE RATE NOTE
Plan IV

LOAN NUMBER 210001681

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. IF MY INTEREST RATE INCREASES, MY MONTHLY PAYMENTS WILL BE HIGHER. IF MY INTEREST RATE DECREASES, MY MONTHLY PAYMENTS WILL BE LOWER.

JULY 24th, 19 84 ST. LOUIS, MISSOURI
(City) (COUNTY) (State)

109 IDA DRIVE MAULDIN GREENVILLE COUNTY, S. CAROLINA 29662
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 46,500.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is ROOSEVELT FEDERAL SAVINGS AND LOAN ASSOCIATION. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 11.250 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments
I will pay principal and interest by making payments every month.
I will make my monthly payments on the 24th day of each month beginning on AUGUST 24th, 19 84. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on JULY 24th, 2014, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at 900 Roosevelt Parkway Chesterfield, Missouri 63017 or at a different place if required by the Note Holder.

(B) Amount of my Initial Monthly Payments
Each of my initial monthly payments will be in the amount of U.S. $ 451.64. This amount may change.

(C) Monthly Payment Changes
Changes in my monthly payment will reflect changes in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates
The interest rate I will pay may change on the 24th day of JULY, 19 85, and on that day every 12th month thereafter. Each date on which my interest rate could change is called an "Interest Change Date".

The amount of my monthly payments may change on the 24th day of AUGUST, 19 85, and on that day every 12th month thereafter. Each date on which my payment amount could change is called a "Payment Change Date."