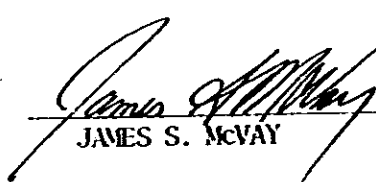


FHA MIP  
RIDER

This Rider is dated the 17th day of August, 1984, and modifies that certain Mortgage of even date herewith by and between James S. McVay, mortgagor, and Alliance Mortgage Company, a Florida corporation, mortgagee.

1. Paragraph 2(a) of the Mortgage is deleted.
2. Paragraph 2(c) (1) is deleted.
3. The following words in the third sentence of paragraph 3 of the Mortgage are deleted: ". . . all payments made under the provisions of (a) paragraph 2 hereof which the mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development and . . ."
4. The following words in the fourth sentence of paragraph 3 are deleted: ". . . and shall properly adjust any payments which shall have been made under (a) of said paragraph."
5. The following words are added to paragraph 9 of the Mortgage: "This option may not be exercised by the mortgagee when the ineligibility for insurance under the National Housing Act is due to the mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development."

  
 \_\_\_\_\_ (SEAL)  
 JAMES S. McVAY Borrower

\_\_\_\_\_  
 \_\_\_\_\_ (SEAL)  
 Borrower

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 \_\_\_\_\_ (SEAL)  
 Borrower

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