

- (i) The new interest rate on my loan as of the Interest Change Date;
- (ii) the amount of my monthly payment following the New Payment Date;
- (iii) any additional matters which the Note Holder is required to disclose; and
- (iv) the title and telephone number of a person who will answer any question I may have regarding this notice.

(H) Limit on My Unpaid Principal, Increased Monthly Payment

My unpaid principal can never exceed a maximum amount equal to one hundred twenty-five percent (125%) of the principal amount I originally borrowed. My unpaid principal could exceed that maximum amount if I pay a Limited Payment. If so, on that date that my paying my Limited Payment would cause me to exceed that limit, I will instead begin paying a new monthly payment until the next Interest Change Date. The new monthly payment will be in an amount which would be sufficient to repay my then unpaid principal in full on the maturity date at my current interest rate in substantially equal payments.

8. Giving of Notices

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by mailing it by first class mail or by delivering it to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given an notice of that different address.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in the Adjustable Rate Rider.

James T. Barnett (Seal)  
BORROWER James T. Barnett

Brenda M. Barnett (Seal)  
BORROWER Brenda M. Barnett

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BORROWER (Seal)

RECORDED OCT 8 1984 at 1:52 P.M.

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11S RIDER (REV. 6/27/84)