

MORTGAGE RIDER

This Rider, dated the 12th day of December, 19 84, amends the mortgage of even date by and between Teddy Joe Tinsley and Donna B. Tinsley ----- the mortgagor(s), and AUGUST KOHN AND COMPANY, INCORPORATED, the mortgagee, as follows:

1. Subsection (a) of paragraph 2 is deleted.
2. Subsection (c) (I) of paragraph 2 is deleted.
3. In the third sentence of paragraph 3, the words "all payments made under the provisions of (a) of paragraph 2 hereto which the mortgagee has not become obligated to pay to the secretary of Housing and Urban Development, and" are to be deleted.
4. The fourth sentence of paragraph 3 is amended by insertion of a period after "... then remaining unpaid under the note secured hereby" and deletion of the remainder of the sentence.
5. Paragraph 9 is amended by the addition of the following:

"This option may not be exercised 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."

In witness whereof, Teddy Joe Tinsley and Donna B. Tinsley _____ has set his hand and seal the day and year first aforesaid.

[Signature]
Witness

Teddy Joe Tinsley (Seal)
Teddy Joe Tinsley

[Signature]
Witness

Donna B. Tinsley (Seal)
Donna B. Tinsley

0 6 2 0 6

4328-1723