

IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

Craig A. O'Neal (Seal)
Craig A. O'Neal Borrower

IN THE PRESENCE OF:

Karen S. O'Neal (Seal)
Karen S. O'Neal Borrower

Kathy H. Kellens (Seal)
Borrower

(Sign Original Only)

10478

RECORDED OCT 29 1982 at 4:43 P.M.

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