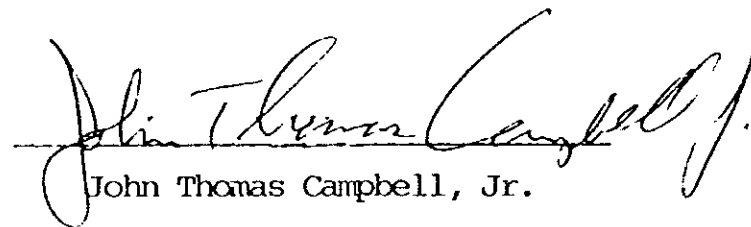


The following certification shall be made part of VA Form 26-1802a dated 12/19/83

"I fully understand that because of the graduated-payment loan obligation I am undertaking, my mortgage payment excluding taxes and insurance will start at \$ 409.42 and will increase by 7.5 percent each year for 5 years to a maximum payment of \$ 546.77 and the mortgage balance will increase to no more than \$ 52997.74 at the end of the 5th year. The maximum total amount by which the deferred interest will increase the principal is \$ 4247.74. Monthly installments will be due according to the following schedule:

\$ 409.42 during the 1st year of the loan  
\$ 440.13 during the 2nd year of the loan  
\$ 473.14 during the 3rd year of the loan  
\$ 508.62 during the 4th year of the loan  
\$ 546.77 during the 5th year of the loan  
\$ 587.78 during the 6th year of the loan  
and every year thereafter."

  
John Thomas Campbell, Jr.