or decrease more than 2 % percentage points above or below the previous rate. The sum, as computed above, and subject to the above limits. will be my new interest rate. the Note Holder will then determine the amount of the new monthly principal and interest payment that would be sufficient to repay in full the outstanding principal balance I am expected to owe on the Change Date at my new rate of interest in substantially equal payments by the maturity date. The result of this calculation will be the amount of my new monthly principal and interest payment.

(D) Effective Date of Change

The new rate of interest will become effective on each Change Date. Beginning the first day of the month following the Change Date. I will pay the amount of my new monthly payment each month until the amount of my monthly payment is again changed or I have fully repaid the loan.

(E) Notice of Payment/Interest Rate Adjustments

The Note Holder will mail or deliver to me a notice of any changes in the interest rate and, correspondingly, in the monthly principal and interest payment amount, at lease 30 days before it becomes effective. Any adjustment in the rate will be based on the most recent Index figure published as of the date forty five (45) days before each Change Date.

Our Notification Will Include:

(1) The date your loan payment is scheduled to be adjusted.
(2) The oustanding balance of your loan on the adjustment date, assuming timely payment of the remaining payments due by that date and assuming that all funds have been disbursed to you.
(3) The adjusted interest rate on your loan as of the review date, the Index rate on which that interest adjustment is based, the period of time for which that interest rate will be in effect, and the next following payment adjustment date.
(4) The new monthly payment amount as of the payment adjustment date.
(5) The fact that you may pay off the entire loan or a part of it without penalty at any time.
(6) The title and telephone number of an Association employee who can answer questions about the notice.

B. CHARGES; LIENS

Uniform Covenant 4 of the Mortgage is amended to read as follows:

4. Charges; Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof, or if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payments directly. Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower; (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender: (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof: or (c) shall secure from the holder of such lien an agreement in a form satisfactory to the Lender subordinating such lien to this Mortgage. If Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Mortgage, Lender shall send Borrower notice identifying