

my adjustable rate interest payments described in Section A above unless I pay the Lender an amount sufficient to reduce the unpaid principal balance to that amount.

B. DETERMINATION OF NEW PAYMENT AMOUNT

If I choose to convert to a fixed rate of interest as provided in Section A above, the Lender will then determine the amount of my monthly payment that would be sufficient to repay the unpaid principal balance of my loan I am expected to owe on the Effective Conversion Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment (the "New Payment Amount").

C. PAYMENT OF NEW PAYMENT AMOUNT; CONTINUATION OF FIXED RATE

Beginning with my first monthly payment that becomes due after the Effective Conversion Date, I will, if I have chosen the foregoing conversion, pay the New Payment Amount as my monthly payment, and the interest rate I pay will not change from the fixed rate established as of the Effective Conversion Date.

D. PAYMENT OF CONVERSION FEE

For choosing to convert my adjustable interest rate payments to fixed rate payments, as provided above, I will pay the Lender a conversion fee equal to 1-1/2 percent (1.5 %) of that part of principal that, as of the Effective Conversion Date, has not been paid plus U.S. \$ 100.00 (not to exceed \$100.00). I will pay the conversion fee on or before the date of my first monthly payment that becomes due after the Effective Conversion Date.

