

E. NOTICE BY LENDER

Before the date of my first monthly payment that becomes due after the Effective Conversion Date, the Lender will mail or deliver to me a notice of my new interest rate as of the Effective Conversion Date; the amount of my New Monthly Payment; the amount of the conversion fee; and a date (not later than 15 days from the date the Lender gives me the notice) by which I must sign and give the Lender a document making the changes to the Note that are necessary to provide the new fixed interest rate. The notice will include all information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

F. FAILURE TO CHOOSE CONVERSION

If I do not, at least 30 days before the last possible Conversion Date specified in Section A above, give notice to the Lender that I choose to convert my adjustable rate interest payments to fixed rate interest payments and do the other things that I must do under Section A above, within the applicable times specified in such Section, I will no longer have the right to choose such a conversion of interest payments.

IN WITNESS WHEREOF, Borrower has executed this Addendum.

James E. Bray (Seal)
James E. Bray - Borrower

Betty C. Bray (Seal)
Betty C. Bray - Borrower

(Seal)
- Borrower

(Sign Original Only)

