

Interest rate decreases from the previous loan term are mandatory. Interest rate increases from the previous loan term are at the option of the Lender.

Borrower shall not be charged any costs or fees in connection with any renewal of this loan.

Borrower has the right to prepay the unpaid principal balance of this loan in full or in part without penalty at any time after the beginning of the minimum notice period for renewal of the Initial Loan Term.

IN WITNESS WHEREOF, Borrower has executed this Renegotiable Rate Note Rider.

Borrower

*David Joseph Novack*  
Borrower David Joseph Novack

RECORDED  
INDEXED  
SEP 18 1980

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at 10:29 A.M.

8703

July 1980  
B/L

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