IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

ENNETH V. VANSTONE Borrower

Seal)

NINE K. VANSTONE

Borrower

(Seal) Borrower

(Sign Original Only)

RECORDED MAR 7 1983

at 3:55 P.M.

22243

(S.C.) FLEX Rider Page 6 of 6