The above Initial Interest Rate is based upon the Index Value of 8.93 (\$1.649 F85.975 20 calculation of Changes:  Before each Change Date, you will calculate my new interest rate by adding Five 5.25/100—percentagolotis (	ist be
Recutation of Changes:  Before each Change Date, you will calculate my new interest rate by adding Five 4.25/100 percentage oblist 5.25 %) to the Current Indox Value. The sum will be my new interest rate until the next Change Date Prior foevery fourth Change Date, you will then determine the new amount of my monthly installments that would be sufficient to repay the outstanding principal balance in full at my new rate of interest in subsequently eque installments for the remainder of the original term. The result of this calculation will be the new amount of my month installments.  The rate of interest Rate Changes:  The rate of interest I am required to pay shall never be increased over the term of this loan to a rate greater that the result of interest in any spalled Change Date or during the term of his loan. In on even will any interest trate increase result in negative amortization of this loan. Carry-Over oil Interest Rate Increase:  If the new interest rate of interest in any Change Date is greater than the maximum rate of interest, the portion of the enterest rate which exceeds the maximum rate of interest will be carried forward; provided, that no interest rate increase will be carried forward during the least it in monits of this loan. All or any portion of the carry-over will be added to the new Interest rate, when the new interest is less than the maximum rate of interest on any Change Date. It will pay the amount of my new month installment each month beginning with the first monthly installment due after the fourth Change Date, until the mount of my monthly installment is again changed.  Notice of Changes:  You will mail or deliver to me a notice of any changes in the amount of my interest rate or monthly installment is again changed.  Notice of Changes:  You will mail or deliver to me a notice of any changes in the amount of my interest rate or monthly installment.  Loan Assumption:  The Adjustable Rate Mortgage may not be assumed without your consent. It assumption is allowed, you micharge an	5
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oath that (s)he saw the within-named T. E. Bright and Zelphia B. Bright sign, se	nade
	seal,
and as their act and deed, deliver the within-written Mortgage of Real Property; a	and
that (s)he with <u>the other subscribed witness</u> witnessed the execution thereof.	ition
SWORN to before me this 24thday ofFebruary 19_84	

My Commission Expires: 9/28/92 My Commission Expires: 9/28/92 (CONTINUED ON NEXT PAGE)