ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

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be deemed to amend and supplement the windersigned (the "Borrower") to secure Borrower's Note to ment") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSN. (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 4717 Sumac Avenue, Klamath Falls, or 97603 Note of the same date (the "Note") and covering the property described in the Security Instrument and located at 4717 Sumac Avenue, Klamath Falls, or 97603 Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows: A. INTEREST RATE AND MONTHLY PAYMENT CHANGES	
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D. LUAIT CALLED COUNTY Instrument Is Subject to a law warment at the	
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and that law is interpreted so that the transfer and that law is interpreted so that the transfer and that law is interpreted so that loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the loan would exceed necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceed necessary to reduce the charge to the permitted limit will be refunded to Borrower. Lender may choose to make this refund by reducing the principal ed permitted limits will be refunded to Borrower. Borrower.	
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If Lender determines that all or any part of the sums secured by this Security Instrument are subject to the sums secured by this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien as provided in paragraph 4 of the Security Instrument or shall promptly	•
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*With a limit on the interest minus three (± 3.00) percentage points.	
minus three (± 3.00) percentage points. Louis McFadden —Borrow	
Janie McFadden —Borrow	•
Louis McFadden — Borrow	
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