ATTACHED TO AND MADE A PART OF

(MORTGAGE NOTE)

ENDORSEMENT TO CREDIT INSTRUMENT

$__________________________ is credited to the principal amount of the loan and the original principal obligation has been reduced to the sum of $________________________. This is a reduction of principal and not an optional prepayment under the terms of this Mortgage Note and Mortgage. The parties hereto agree that, as of (Amort. Date), monthly installments of interest and principal shall be paid in the sum of (New LAMP - 480 payments on reduced amount) each, such payments to continue monthly thereafter on the first day of each succeeding month until the entire indebtedness has been paid. In any event, the balance of principal (if any) remaining unpaid, plus accrued interest, shall be due and payable on (Orig. Mat. Date).

ATTEST:

(MORTGAGOR)

/s/ ________________________________        By /s/ ________________________________

(MORTGAGEE)

By /s/ ________________________________

DATED: (DATE OF FINAL CLOSING)