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During the 12 months' period beginning  
November 1 in each of the following years:

Premium (percentage of unpaid  
principal amount)

1960	6.690%
1961	6.305
1962	5.853
1963	5.400
1964	4.944
1965	4.488
1966	4.031
1967	3.573
1968	3.113
1969	2.652
1970	2.189
1971	1.724
1972	1.255
1973	0.793
1974	0.326
1975	0.215
1976	0.102
1977	0.000
1978	0.000
1979	0.000
1980	0.000
1981	0.000

It is hereby agreed and stipulated that this note may be assigned or pledged by the Payee and may be assigned and reassigned from time to time by the holder hereof without obtaining the consent of the undersigned and that the term "holder" as used herein shall include a pledge or pledges hereof.

It is hereby agreed and stipulated that payment of this note is secured by a Mortgage bearing even date herewith, and other security.

In Witness Whereof, the undersigned has hereunto set his hand and seal the day and year first above written.

Signed, sealed and delivered  
in the presence of:

Robert R. Light

ROBERT R. LIGHT

Archie D. Jameson (SEAL)  
Archie D. Jameson

Doris J. Jameson (SEAL)  
Doris J. Jameson

(SEAL)

(SEAL)