

MORTGAGE INSURANCE PREMIUM RIDER.

This Mortgage Insurance Premium Rider is made this 26th day of JANUARY, 1984, and is incorporated into and shall be deemed to amend the Deed of Trust (the "Security Instrument") of the same date given by the undersigned (the "Trustor") to secure Trustor's Note to STANWELL MORTGAGE (the "Lender"), of the same date (the "Note") and covering the property described in the Security Instrument and located at:

1. Section 2 (a)(I)(II) Delete this subsection in its entirety.
2. Section 2 (c)(I) Delete this subsection in its entirety.
3. a. Section 3 Delete in lines 10 and 11 the phrase "all payments made under the provisions of (a) of paragraph 2 hereof which the Beneficiary has not become obligated to pay to the Secretary of Housing and Urban Development and".
b. Section 3 Delete in lines 16 and 17 the phrase " and shall properly adjust any payments which shall have been under (a) of paragraph 2".
4. Paragraph 8 is incorporated herein except that it also shall include the following additional provision: This option may not be exercised by the mortgagee when the ineligibility for insurance under the National Housing Act is due to the mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.
5. The identity of all sections and subsections affected by the changes in this rider should be re-identified as necessary in order to account for the deletions and changes.

IN WITNESS WHEREOF Trustor has executed this Mortgage Insurance Premium Rider.

Dennis H. Adair

DENNIS H. ADAIR

Jeanne M. Adair

JEANNE M. ADAIR

Acknowledgement

WHEN RECORDED RETURN TO:

Starwell Mortgage
1140 Galaxy Way
Concord, CA 94524

No. 79508
FILED AND RECORDED AT REQUEST OF
WILE INS. Co. of Minnesota
Feb. 6, 1984

AT 1 MINUTES PAST 12 O'CLOCK
P.M. IN BOOK 58 OF OFFICIAL
RECORDS, PAGE 471 LINCOLN
COUNTY, NEVADA.

YURIKA SETZER
COUNTY RECORDER

By Sullivan B. Kelley, Dep.