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 Anchorage, AK 99503
 907-272-1541, 907-272-2046
 www.f-m-i.biz / www.fmi-alaska.biz

Account No.: _____

ADDENDUM TO ESCROW INSTRUCTIONS

Exhibit A- Special Provisions/Instructions

1. Special Interest Provisions:

- (a) Payments Plus Interest.-** Accrued interest shall be paid with, and in addition to, all regular and irregular payments.
- (b) Interest Only Payments.-** Payments of accrued interest only shall be due _____ from _____ at _____ % per annum.
 (Payments made in excess of accrued interest due, shall be applied to principal, unless specified in Note)
- (c) Variable Interest Rate.-** The initial interest rate is _____ percent (_____ %) and shall be adjusted upon written notice by Payee and Payer to FMI, of the new rate specifying the effective date of the adjustment, which shall not occur before FMI's receipt of the notice, upon payment of the appropriate fees. Any Note associated with this contract shall stipulate the same terms, unless modified.

2. Late Charges:

A late charge of _____ DOLLARS \$ _____ or/ _____ percent (_____ %) of the installment due will be assessed against any installment not received within _____ (_____) days of its due date.
 Late payments received will be applied first to any previous monthly installment before the current month due.

3. Prepayments:

- Discount for Prepayment- Payer shall be entitled to a discount of _____ percent (_____ %) of the principal or _____ DOLLARS \$ _____ if all principal and accrued interest is paid on or before _____

4. Irregular/Balloon/Additional Payments:

In addition to regular installments of \$ _____ the following installment(s) shall be due:

INSTALLMENT AMOUNT	DATE DUE		
\$ _____	_____	All irregular installment(s) will carry the same late charge and grace period as stipulated	<input type="checkbox"/> Yes
\$ _____	_____		<input type="checkbox"/> No
\$ _____	_____		\$ _____
\$ _____	_____		After: _____ days

- Principal Only Interest Only Including Interest Plus Interest Pass Thru no P&I reduction

Disbursement of irregular pay to: _____

5. Multiple Disbursements: Disburse the following sums or percentages of each payment received as follows:

(a) _____ % or \$ _____ to: _____
 Address: _____ SSN/EIN: _____
 Instructions (if any) apply to: _____

(b) _____ % or \$ _____ to: _____
 Address: _____ SSN/EIN: _____
 Instructions (if any) apply to: _____

Total distribution percentages must equal 100%. Under penalty of perjury, Payee certifies that the social security or Employer I.D. numbers provided are true, correct and complete, and are not subject to withholding. Please attached additional sheets if necessary.

Signature _____ Date _____
 Printed Name: _____

Signature _____ Date _____
 Printed Name: _____

Signature _____ Date _____
 Printed Name: _____

Signature _____ Date _____
 Printed Name: _____