

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

- Adjustable Rate Rider     Condominium Rider     1-4 Family Rider
- Graduated Payment Rider     Planned Unit Development Rider     Biweekly Payment Rider
- Balloon Rider     Rate Improvement Rider     Second Home Rider
- Other(s) [specify] SEE EXHIBIT "A"

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

*John Galluccio*  
*John Galluccio*

*Richard L. Saslaw* (Seal)  
 RICHARD L. SASLAW -Borrower

Social Security Number 220-38-3643

*Eleanor B. Saslaw* (Seal)  
 ELEANOR B. SASLAW -Borrower

Social Security Number 215-44

\_\_\_\_\_  
(Seal)  
-Borrower

Social Security Number \_\_\_\_\_

\_\_\_\_\_  
(Seal)  
-Borrower

Social Security Number \_\_\_\_\_

[Space Below This Line For Acknowledgment]

State of Virginia, at large

The foregoing instrument was acknowledged before me this 6th day of November, 1992 by Richard L. Saslaw and Eleanor B. Saslaw.

My commission expires March 31, 1994.

*Michael J. Hayes*  
 Notary Public