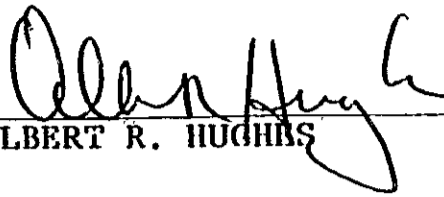
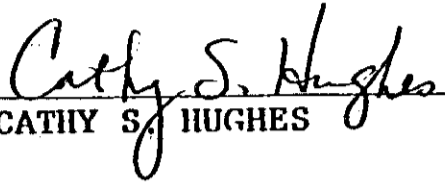


IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

 (Seal)  
ALBERT R. HUGHES Borrower

 (Seal)  
CATHY S. HUGHES Borrower

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

(Sign Original Only)

