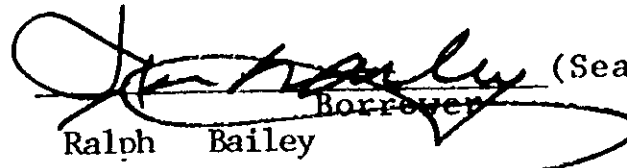


IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

 (Seal)
Borrower
Ralph Bailey

____ (Seal)
Borrower

____ (Seal)
Borrower

(sign original only)

9256

1328