

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

Landmark Union Trust Bank of St.
Petersburg, N. A, Trustee U/A (Seal)
dated ~~October 11, 1978~~ Borrower

By: *A R Wilson* (Seal)
Borrower
Vice President & Trust Officer

Borrower (Seal)

(sign original only)

0020

4328-11-2