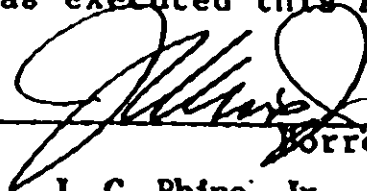


IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.



Borrower (Seal)
J. C. Rhine, Jr.

Borrower (Seal)

Borrower (Seal)

(sign original only)

1636-529

1636-529