

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

Vol 1344 Page 017

*Charles D. Whilden* ..... (Seal)  
Charles D. Whilden ..... Borrower

*Linda C. Whilden* ..... (Seal)  
Linda C. Whilden ..... Borrower

..... (Seal)  
..... Borrower  
[Sign Original Only]

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