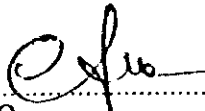
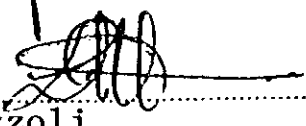


IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

VOL 1646 PAGE 174


.....(Seal)
Claudio ScaranoBorrower


.....(Seal)
Levana Scarano-MazzoliBorrower

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

0174

4328 RV-2