Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

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

Richard D. Coonan (Seal) -Borrower

Donna K. Coonan (Seal) -Borrower

Donna K. Coonan (Seal) -Borrower

(Sign Original Only)