

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

Donald Sims (Seal)  
Borrower

Donald Sims

Mildred R. Sims (Seal)  
Borrower

Mildred R. Sims

\_\_\_\_ (Seal)  
Borrower

(sign original only)

0 5 2 0

4328-11-21