

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

*Kenneth J. Scarlett* (Seal)  
Borrower  
Kenneth J. Scarlett

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

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Borrower (Seal)

(sign original only)

RECORDED JUL 6 - 1984

at 4:00 P.M. | 735