

IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

Darrell L. Hartley (Seal)
Darrell L. Hartley Borrower

Jesse L. Hartley, Jr. (Seal)
Jesse L. Hartley, Jr. Borrower

Marta S. Hartley (Seal)
Marta S. Hartley Borrower

(Sign Original Only)

JLH
JLH
D.N. (6)