

(b) Paragraph 18 of the Mortgage is deleted in its entirety and the following paragraph is substituted in its place:

"18. Waiver of Exemptions. Every person liable or who may become liable under the Note or under this Mortgage or who has assumed, served as surety for or guaranteed the obligations under the note or under this Mortgage hereby waives the benefits of all exemption rights including but not limited to the benefit of the Homestead exemption as to the Note and this Mortgage."

2. Transfer of Note. If Lender or any successor in interest as to the Note at some future date transfers, endorses or assigns the Note heretofore described to the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation, federally chartered corporations, it is understood and agreed that this Rider and all of the provisions hereof shall terminate and have no further force or effect after such endorsement or assignment, and the printed provisions of Paragraph 17 and 18 as they existed before this amendment shall be effective after such date.

IN WITNESS WHEREOF, the undersigned have executed this Mortgage Rider as of the day and year first above written.

Kenneth R. Bridwell (SEAL)  
Borrower

Jerry B. Bridwell (SEAL)  
Borrower

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