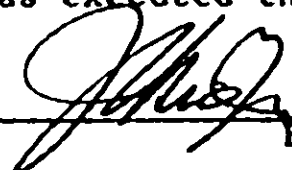


IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

 _____ (Seal)
Borrower

J. C. Rhine, Jr.

_____ (Seal)
Borrower

_____ (Seal)
Borrower

(sign original only)

1038-585

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