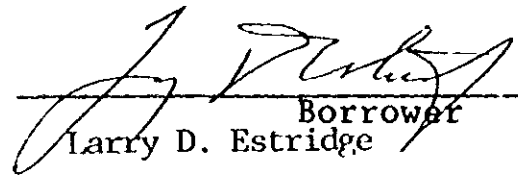


IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

 (Seal)
Borrower
Larry D. Estridge

____ (Seal)
Borrower

____ (Seal)
Borrower

(sign original only)

0 6 7 3

7328-1762