

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

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*J. Richard Brakefield* ..... (Seal)  
J. RICHARD BRAKEFIELD ..... Borrower

*Roberta C. Brakefield* ..... (Seal)  
ROBERTA C. BRAKEFIELD ..... Borrower

..... (Seal)  
..... Borrower  
*[Sign Original Only]*

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