

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals this the day and year first above written.

WITNESS:

Sharon A. Robertson

Chris B. Medved

Joe K. Smith [SEAL]
JOE K. SMITH, BORROWER

WITNESS:

Chris B. Medved

James M. Anthony

Helen E. Hendershot [SEAL]
HELEN E. HENDERSHOT,
LENDER