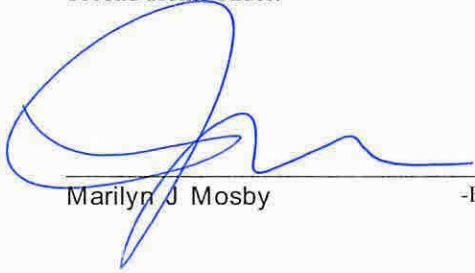


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.



Marilyn J Mosby (Seal)
-Borrower

