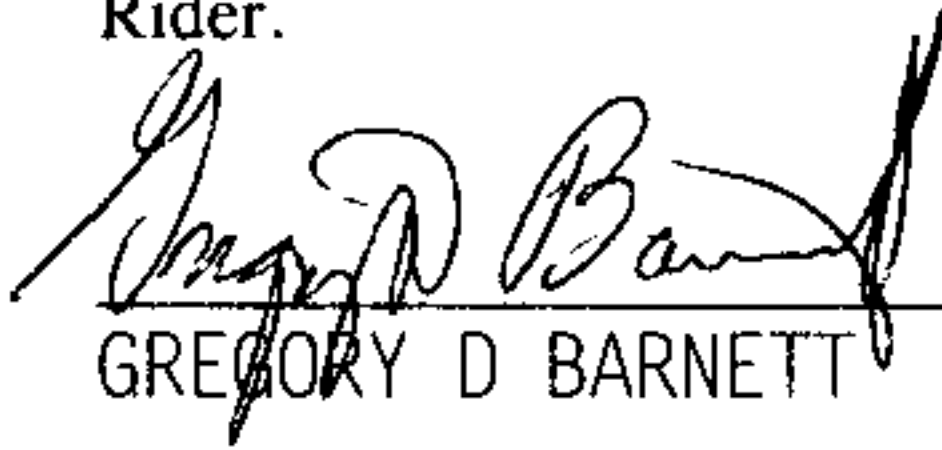
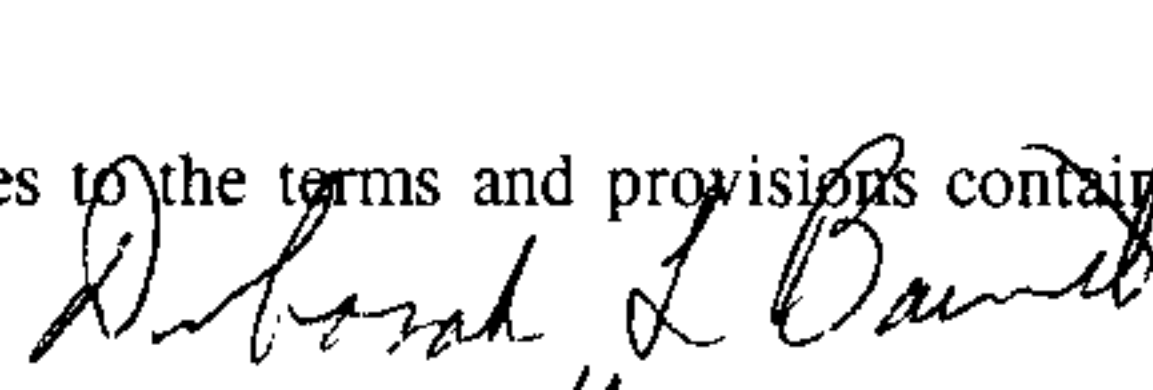


BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.


GREGORY D BARNETT

(Seal)
-Borrower


as her attorney in fact
DEBORAH L BARNETT
by Gregory D. Barnett as her Attorney in Fact

(Seal)
-Borrower

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