

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Michael Bell

Michael Bell

(Seal)

-Borrower

Gwendolyn Bell

Gwendolyn Bell

(Seal)

-Borrower

_____ (Seal)

_____ (Seal)

-Borrower

-Borrower

_____ (Seal)

_____ (Seal)

-Borrower

-Borrower

_____ (Seal)

_____ (Seal)

-Borrower

-Borrower

