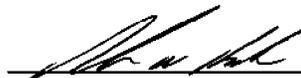
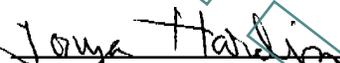


BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

  
\_\_\_\_\_  
David W. Hardin (Seal)  
-Borrower

  
\_\_\_\_\_  
Tonya Hardin (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

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