

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:

Lawrence F. O'Day (Seal)
Lawrence F. O'Day -Borrower

Tracie T. O'Day (Seal)
Tracie T. O'Day -Borrower

_____ (Seal)
-Borrower