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

FLOYD E. OTWELL _____(Seal) -Borrower	SHEILA R OTWELL _____(Seal) -Borrower
_____(Seal) -Borrower	_____(Seal) -Borrower
_____(Seal) -Borrower	_____(Seal) -Borrower
_____(Seal) -Borrower	_____(Seal) -Borrower

Unofficial