

[Space Above This Line For Recording Data]

**FIXED/ADJUSTABLE RATE RIDER**  
(LIBOR One-Year Index (As Published In *The Wall Street Journal*) - Rate Caps)

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423

Prepared By:  
RICHARD S. HUFFMAN

3490714

[Escrow/Closing #]

00013250026103006

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THIS FIXED/ADJUSTABLE RATE RIDER is made this TWENTY-SECOND day of MARCH, 2006 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to COUNTRYWIDE HOME LOANS, INC.

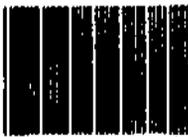
("Lender") of the same date and covering the property described in the Security Instrument and located at:  
1051 EAST NAVAJO AVENUE, APACHE JUNCTION, AZ 85219

[Property Address]

CONV

● MULTISTATE FIXED/ADJUSTABLE RATE RIDER - WSJ One-Year LIBOR - Single Family INTEREST ONLY  
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Initials: T.B.R.



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