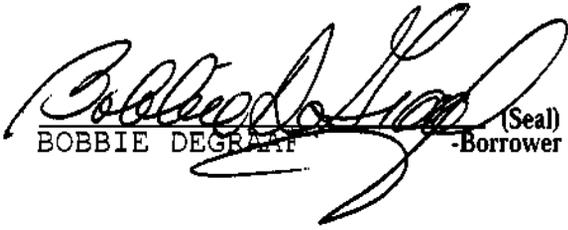


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.


BOBBIE DEGRAAF (Seal)
-Borrower

(Seal)
-Borrower

