

24. **Release.**

Upon payment of all sums secured by this Security Instrument, you shall release this Security Instrument. I agree to pay any recordation costs. You may charge me a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

25. **Substitute Trustee.**

You may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

26. **Time of Essence.**

Time is of the essence in each covenant of this Security Instrument.

27. **Riders to this Security Instrument.**

If I execute one or more riders and they are recorded together with this Security Instrument, the warranties and agreements of each such rider shall be incorporated into and shall amend and supplement the warranties and agreements of this Security Instrument as if the rider(s) were part of this Security Instrument. [Check Applicable box(es)]:

- Condominium Rider       Planned Unit Development Rider
- 1-4 Family Rider       Other:

BY SIGNING BELOW, I hereby accept and agree to the terms and agreements contained in this Security Instrument and in any rider(s) I execute and which are recorded with it.

**BORROWER:**

*Lois C. Fain*      2/2/07  
 (Borrower) LOIS C. FAIN      Date

\_\_\_\_\_  
 (Borrower)      Date

