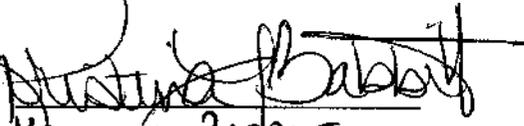


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:



KRISTINA BABBITT

(Seal)
-Borrower

(Seal)
-Borrower



KAREN A FORTIER, INDIVIDUALLY (Seal)



KAREN A FORTIER, AS TRUSTEE (Seal)
UNDER THE KAREN A FORTIER FAMILY
LIVING TRUST, DATED JULY 15, 2003

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower