

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

Karen A. Fortier (Seal)
KAREN A FORTIER, INDIVIDUALLY

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

(Seal)
-Borrower

(Seal)
-Borrower