

## ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 22nd day of August, 2007, 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 (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to M&I Bank FSB

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 34224 N PASEO GRANDE DR  
QUEEN CREEK, AZ 85242

[Property Address]

**THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.**

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

### A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.500%. The Note provides for changes in the interest rate and the monthly payments, as follows:

### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

#### (A) Change Dates

The interest rate I will pay may change on the 1st day of September, 2012, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

ID:\*\*655469

Note:\*\*000

LN:\*\*7557

**MULTISTATE ADJUSTABLE RATE RIDER - Single Family**

VMP-899R (0402)

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Initials: *[Signature]*

VMP Mortgage Solutions, Inc.

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