

(c) In the event of any foreclosure sale, whether made by Trustee, or under judgment of a court, all of the real and Personal Property Collateral may, at the option of Lender, be sold as a whole or in parcels. It shall not be necessary to have present at the place of such sale the Personal Property Collateral or any part thereof. Lender, as well as Trustee on Lender's behalf, shall have all the rights, remedies and recourse with respect to the Personal Property Collateral afforded to a "Secured Party" by Applicable Law in addition to, and not in limitation of, the other rights and recourse afforded Lender and/or Trustee under the Security Instrument.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.

Jesus Chavez Borrower
Jo Chavez Borrower

Borrower Borrower

STATE OF Arizona)
) SS.
COUNTY OF Maricopa)

I, the undersigned Notary Public, in and for the aforesaid State and County, do hereby certify that Jesus Chavez and Jo Chavez, Husband and Wife

Borrower(s), personally appeared before me in said County and acknowledged the within instrument to be their act and deed. Given under my hand and seal this 27th day of Aug 2007

Shannon Petra
Notary Public

State of _____
County _____
My commission expires: _____

OFFICIAL SEAL
SHANNON PETRA
NOTARY PUBLIC - State of Arizona
MARICOPA COUNTY
My Comm. Expires June 19, 2011