

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.

Raul V. Juvera Jr. (Seal)
RAUL V. JUVERA JR -Borrower

Lorraine M. Juvera (Seal)
LORRAINE M. JUVERA -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Witness:

Witness:
