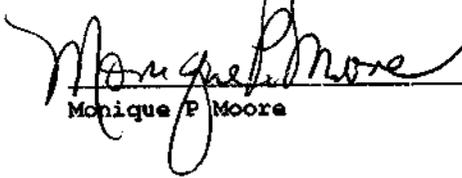
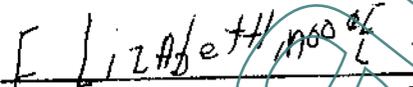


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.



Monique P Moore (Seal)
-Borrower



Elizabeth Moore (Seal)
-Borrower

(Seal)
-Borrower