

Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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

Brian K. Mullins (Seal)
Brian K. Mullins -Borrower

Patricia H. Mullins (Seal)
Patricia H. Mullins -Borrower

_____ (Seal)
-Borrower