

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.  
Witnesses:

\_\_\_\_\_

  
\_\_\_\_\_  
RICKY LYNN FINDLAY (Seal)  
-Borrower

\_\_\_\_\_

  
\_\_\_\_\_  
TONI RENE FINDLAY (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

