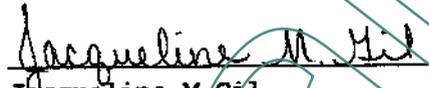


BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

  
\_\_\_\_\_  
Jose A Mata, Jr (Seal)  
-Borrower

  
\_\_\_\_\_  
Jacqueline M Gil (Seal)  
-Borrower

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