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

Jon Douglas
JON DOUGLAS _____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

Unofficial