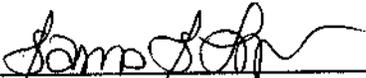


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

  
\_\_\_\_\_  
JAMES J. LEW (Seal)  
-Borrower

  
\_\_\_\_\_  
JOANA LEW (Seal)  
-Borrower

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

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MULTISTATE 1-4 FAMILY RIDER - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
VMP® 57R (0811)

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