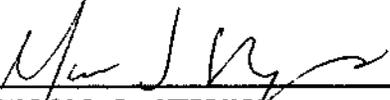


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.



MARCOS J. VERDUGO (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower