

Loan Number: 091006107

Servicing Number: 378983-1

Date: 10/23/00

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

Chester R. Newsome (Seal) _____ (Seal)
CHESTER R NEWSOME

_____ (Seal) _____ (Seal)

_____ (Seal) _____ (Seal)

