

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

B. A. Wilson  
B. A. Wilson

Julia K. Michael Scott  
JULIA K. SCOTT (Seal)  
-Borrower  
Social Security Number 277-42-2729

Cindy Neel  
Cindy Neel

Robert E. Scott  
ROBERT E. SCOTT (Seal)  
-Borrower  
Social Security Number 293-38-3457

[Space Below This Line For Acknowledgment]

STATE OF OHIO

County of Athens

The foregoing instrument was acknowledged before me this December, 1991 by Julia K. Scott and Robert E. Scott

Bobby A. Wilson  
(Notary Public)

BOBBY A. WILSON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES NOVEMBER 5, 1993

(Serial Number (if any))



THIS INSTRUMENT PREPARED BY: William A. Grim  
ESLOCKER, GRIM, HODSON & DIOGUARDI  
16 W. State St.  
Athens, OH 45701