MANUFACTURED HOME RIDER TO SECURITY INSTRUMENT

This Rider is made this [32021:close day db3022] day of [32022:close month db 3022], [32023:close year db 3022], and is incorporated into and amends and supplements the Mortgage, Open-End Mortgage, Deed of Trust, Credit Line Deed of Trust, Security Deed and/or Security Agreement (“Security Instrument”), as applicable, bearing the same date as this Rider granted by the undersigned (“Borrower”) to secure Borrower’s Note to [148:LD_Name] (“Lender”) of the same date (“Note”) and covering the Property described in the Loan Documents (as defined herein) and located at:

Borrower and Lender agree that the Security Instrument is amended and supplemented to read as follows:

1. **Meaning of Some Words.** As used in this Rider, the term “Loan Documents” means the Note, the Construction Loan Agreement, the Mortgage, Open-End Mortgage, Deed of Trust, Credit Line Deed of Trust, Security Deed and/or Security Agreement, as applicable, and the term “Property”, as that term is defined in the Loan Documents, includes the “Manufactured Home” described in paragraph 3 of this Rider. All terms defined in the Loan Documents shall have the same meaning in this Rider.

2. **Purpose and Effect of Rider.** IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE LOAN DOCUMENTS, THE PROVISIONS IN THIS RIDER SHALL CONTROL. THE CONFLICTING PROVISIONS IN THE LOAN DOCUMENTS WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER.

3. **Lender’s Security Interest.** All of Borrower’s obligations secured by the Loan Documents shall also be secured by the Manufactured Home:

<table>
<thead>
<tr>
<th>User Year</th>
<th>Manufacturer’s Name</th>
<th>Model Name or Model No.</th>
</tr>
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<thead>
<tr>
<th>Title + Identification No.</th>
<th>Length x Width</th>
<th>HUD Data Serial No</th>
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A copy of the Certificate of Title is attached hereto as Schedule “A” to this Rider.

4. **Affixation.** Borrower covenants and/or agrees as follows:

   (a) That the Manufactured Home is affixed to a permanent foundation on the Property;

   (b) That the Borrower(s) have complied with all Applicable Laws regarding the affixation of the Manufactured Home to the Property;

   (c) That by execution of this Rider, the Borrower will grant to the Lender a limited power of attorney from the Borrower to the Lender to act on his behalf to surrender the certificate of title to the Manufactured Home, if surrender is permitted by Applicable Law, and to obtain all requisite governmental approvals and documentation necessary to classify the Manufactured Home as real property under applicable Law;
(d) that affixing the Manufactured Home to the Property does not violate any zoning laws or other local requirements to the Property;

(e) that the Manufactured Home will be, at all times and for all purposes, permanently affixed to and part of the Property.

5. Charges; Liens. Section 4, Paragraph 1 of the Mortgage is amended to add a new third sentence to read:

Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph and receipts evidencing the payments.

6. Property Insurance. Section 5, Paragraph 1 of the Mortgage is amended to add a new second sentence

Whenever the Manufactured Home is transported on the Highway, Borrower must have trip insurance.

7. Notice. The second sentence of Section 15 of the Mortgage is amended by inserting the words “unless otherwise required by law” at the end.

8. Additional Events of Default. Borrower will be in default under the Loan Documents:

(a) if any structure on the Property, including the Manufactured Home, shall be removed, demolished, or substantially altered;

(b) if the Borrower fails to comply with any requirement of Applicable Law (Lender, however, may comply and add the expense to the principal balance Borrower owes to Lender); or

(c) if Borrower grants or permits any lien on the Property other than Lender's lien, or liens for taxes and assessments that are not yet due and payable.

9. Notice of Default. If required by Applicable Law, before using a remedy, Lender will send borrower any notice required by law, and wait for any cure period that the law may require for that remedy.

10. Additional Rights of Lender in Event of Foreclosure and Sale. In addition to those rights granted in the Loan Documents, Lender shall have the following rights in the event Lender commences proceedings for the foreclosure and sale of the property.

(a) At Lender's option, to the extent permitted by Applicable Law, Lender may elect to treat the Manufactured Home as personal property (“Personal Property Collateral”). Lender may repossess peacefully from the place where the Personal Property Collateral is located without Borrower's permission. Lender also may require Borrower to make the Personal Property Collateral available to Lender at a place Lender designates that is reasonably convenient to Lender and Borrower. At Lender's option, to the extent permitted by Applicable Law, Lender may detach and remove Personal Property Collateral from the Property, or Lender may take possession of it and leave it on the Property. Borrower agrees to cooperate with Lender if Lender exercises these rights.

(b) After Lender repossesses, Lender may sell the Personal Property Collateral and apply the sale proceeds to Lender's Reasonable repossession, repair, storage, and sale expenses, and the toward any other amounts Borrower owes under the Loan Documents
By signing below, Borrower accepts and agrees to the terms and covenants contained in this Rider.

_________________________________________________________  __________________________________________________________

_________________________________________________________  __________________________________________________________

_________________________________________________________  __________________________________________________________

_________________________________________________________  __________________________________________________________

______________________________  ______________________________

STATE OF:  : SS.
COUNTY OF:  

On this [32021:CL_Day_DDS] day of [32022:CL_Month_MAlpha] [32023:CL_Yr_DYl], before me, the undersigned, personally appeared

[4891:GetAllBorrNames]
-33020:NonBorrOwner1
-33029:NonBorrOwner2
-33030:NonBorrOwner3
-33031:NonBorrOwner4

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that (he/she/they) executed the same in (his/her/their) capacity(ies), and that by (his/her/their) signature(s) on the instrument, the individual(s), or the person upon behalf of which individual(s) acted, executed the instrument.

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NOTARY PUBLIC