

**ADDENDUM TO MORTGAGE DEED
WAIVER AND RELINQUISHMENT OF 12 MONTH REDEMPTION
(Pursuant to Minnesota Statute 580.23)**

THIS ADDENDUM, is made this _____ day of _____, 20_____, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to _____ (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

[Property Address]

1. BORROWER (s) does hereby release, waive and forever forfeit all rights that Borrower (s) may presently have or that may inure to the Borrower's benefit pursuant to the following statutes:
 - 1.1 Minn. Statute 580.23, subd. 2, clause (6) relating to the rights of a 12 month redemption period property which exceeds ten acres but does not exceed 40 acres classified in "agricultural use".
 - 1.2 Minn. Statute 582.30, subd. 3 and subd. 4, relating to deficiency judgements after a mortgage foreclosure on property in "agricultural use".
 - 1.3 Minn. Statute 583.20, et seq. relating to rights under the Farmer Lending Mediation Act.
2. Borrower (s) understand that by executing this Addendum, borrower (s) have relinquished the statutory rights governing property in "Agricultural Use" and that among other things the redemption period for the Mortgage described above shall be reduced from twelve months to six months.
3. Borrower (s) hereby waive and relinquish the foregoing rights voluntarily, without coercion or duress, having had the opportunity to seek the advice of counsel and for due consideration.

Borrower

Borrower

STATE OF MINNESOTA

COUNTY OF _____

On this _____ day of _____, 20_____, before me appeared _____ personally known to be the person(s) described in and who executed the foregoing document and acknowledged that __ he __ executed the same as _____ free act and deed.

Notary Public

Notary Expires: _____

Addendum to Mortgage Waiver of Relinquishment of
12 Month Redemption (CL0090 04/05/95)