

WRAP AROUND MORTGAGE RIDER

Rider and addendum to Security Instrument dated _____, _____

The attached security instrument is a "wrap-around" mortgage/deed of trust subordinate to a certain mortgage/deed of trust dated _____, _____, executed in favor of _____ and currently held by _____ in the original principal amount of \$ _____, which was recorded on the _____ day of _____, _____ in the county records of _____ County, State _____ as follows:

Book: _____
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Libor: _____
Reception: _____
Date: _____

Borrower agrees to comply with all the terms and conditions of the above described mortgage including, but not limited to, those concerning taxes and insurance, other than with respect to the payment of principal or interest due under said mortgage. If Borrower herein shall fail to comply with all the terms, provisions and conditions of said mortgage so as to result in a default thereunder (other than with respect to payments of principal or interest due), that failure on the part of Borrower herein shall constitute a default under this security instrument and shall entitle the lender, at its options, to exercise any and all rights and remedies given this security instrument in the event of a default under this security instrument.

If the lender hereunder shall default in making any required payment of principal or interest under the above described mortgage or deed of trust, the Borrower shall have the right to advance funds necessary to cure that default and all funds so advanced by Borrower shall be credited against the next installment of principal and interest due under the Note secured by this security instrument.

Borrower

Borrower