

RIDER

8. Mortgagor hereby covenants that it shall not encumber, pledge, sell, convey, hypothecate or assign any or all of its rights, title and interest in and to all or any part of the mortgaged property, or enter into any contract to do any of the foregoing, without the prior written consent of Mortgagee. Any breach of this covenant by Mortgagor shall entitle the Mortgagee, at its option, to declare the entire principal and accrued interest on the promissory note secured hereby to be immediately due and payable, without notice to Mortgagor, and, in addition, the mortgaged property shall be immediately subject to foreclosure proceedings.

9: Whenever used herein, the plural shall include the singular, and the use of the male, female or neuter gender shall include the others, as appropriate.

10. In the event of any conflict between the terms and provisions of this Mortgage and those of the aforementioned promissory note, the terms and provisions of the promissory note shall govern.

(CONTINUED ON NEXT PAGE)

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