

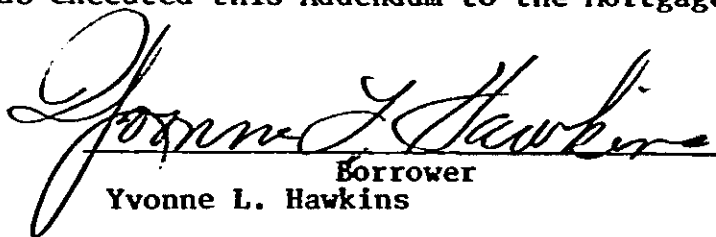
MORTGAGE

Addendum

The rights and obligations of the parties to the attached Mortgage are expressly made subject to this Addendum. If there is any conflict between the provisions of this Addendum and the provisions of the Mortgage the provisions of this Addendum shall control.

1. The debt secured by this instrument shall include not only the Note recited above but also any assistance paid by the Secretary in accordance with Section 235 of the National Housing Act on behalf of any party to the Mortgage (including any party who takes title to the Property subject to the said Mortgage or assumes said Mortgage) identified as FHA Case No. 461-183608-556 (Insured Mortgage).
2. The debt will be due and payable when the first of the following occurs:
 - (a) Title to the Property is conveyed to a party who is not eligible for Section 235 mortgage assistance payments, or
 - (b) Payments required under the Insured Mortgage are not made for a period of 90 continuous days, or
 - (c) The Property covered by the Insured Mortgage is rented for a period longer than one year.
3. If the Insured Mortgage is not paid in full when payment is due under Paragraph 2, the Secretary may defer payment until the Insured Mortgage is paid in full. If payment is deferred, the debt will bear interest at the rate of fourteen (14%) percent per year from the date the debt is due under Paragraph 2 until the full amount of the debt and interest is paid.

In witness whereof, Borrower has executed this Addendum to the Mortgage.


Borrower
Yvonne L. Hawkins

Borrower

September 22, 1982
Date

(CONTINUED ON NEXT PAGE)

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