NOTICE TO MORTGAGOR:

THIS RIDER ADDS SUBSTANTIALLY TO THE TERMS OF THE MORTGAGE. DO NOT SIGN IT UNTIL YOU READ AND UNDERSTAND IT.

This Mortgage rider is made this\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,20\_\_ and is incorporated into and amends and supplements a Mortgage dated of even date herewith, given by\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (herein the "Mortgagor") to secure Mortgagor's Note to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(herein the "Lender"), and covering the Property described in the Mortgage and located at . The Mortgagor acknowledges that the Mortgage and Note are expected to be assigned to the Massachusetts Housing Finance Agency (MassHousing) (herein the "Agency").

1. The Mortgagor acknowledges and agrees that the Mortgage is being made in conformity with the requirements without limitation of Chapter 708 of the Acts of 1966 of the Commonwealth of Massachusetts, as amended, and the regulations adopted pursuant thereto, and the procedures and regulations promulgated thereunder which shall include the Program Manual of the Agency (herein the "Requirements"). In the event that the Mortgagor has misrepresented or omitted a material fact in the loan application of the Mortgagor, or other documents submitted in support thereof, the Mortgage may not be in compliance with the foregoing Requirements.

2. Mortgagor further acknowledges that the Home Improvement Loan Program of the Agency provides, among other things, that the property will be the principal residence of the Mortgagor. In consideration of the grant of this loan to Mortgagor, the Requirements, and to prevent waste impairment or deterioration of the Property secured by this Mortgage, Mortgagor agrees and undertakes that for so long as this Mortgage is in force and effect and has not been discharged, Mortgagor shall occupy the subject premises as Mortgagor's principal residence. Furthermore, Mortgagor shall not sell, convey or transfer the property, or any part thereof or interest therein on terms or under circumstances without the Agency’s or Lender’s prior consent.

3. Mortgagor further acknowledges and agrees that the granting of the loan secured by the Mortgage and the interest rate in the Note are contingent upon the inclusion of this Uniform Mortgage Rider in the Mortgage and, that in the absence of the provisions contained herein, the Lender would not be able to grant the loan to Mortgagor on the terms and conditions set forth and upon the interest rate established for the loan.

Mortgagor acknowledges and agrees that the terms and provisions of the Uniform Mortgage Rider are reasonable under all the circumstances, do not unreasonably impair or restrict Mortgagor's rights and do not constitute an unreasonable restraint on alienation of the property either at the time of execution of the Mortgage or at any subsequent time. Mortgagor further waives and relinquishes any and all claim, assertion or defense to the enforcement of this paragraph based on any claim that the conditions set forth herein constitute an unreasonable restraint on alienation of the subject premises.

Mortgagor acknowledges and agrees that the terms herein are necessary to protect the Lender and the Agency against impairment or deterioration in its security and against the risk of default.

4. In recognition of the foregoing, and as a condition to the making of the Loan, the Mortgagor covenants and agrees that the Lender, or the Agency as the assignee of the Lender, may declare all sums secured by the Mortgage to be immediately due and payable upon the occurrence of any of the following:

a. If all or any part of the Property or an interest therein is sold or transferred by Mortgagor without Lender's or Agency's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to the Mortgage, (b) the creation of a purchase-money security interest for household appliances, or (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or

b. If Mortgagor does not continuously occupy the Property as Mortgagor's principal residence throughout the term of the Mortgage, or

c. If the Mortgagor fails to supply any information or document to the Lender or the Agency within ten (10) days after written request therefore provided such information or document has been requested in order to verify whether or not the Mortgage complies with the Requirements and such other conditions of the Agency's Home Improvement Loan Program under which this Mortgage is being financed.

5. The Mortgagor acknowledges that the Lender and the Agency have relied upon the information, statements and representations contained in the loan application, the Mortgagor's Affidavit and other documents submitted in support of the loan application, in the processing, financing and granting of the Mortgage and in determining that the requirements will be met. The Mortgagor represents that the information, statements and representations contained within the loan application, the Mortgagor's Affidavit and said other documents are true and complete as of the date hereof and that there have been no material adverse changes therein. The loan application, the Mortgagor's Affidavit and all other documents submitted in support of the loan application are incorporated herein and made a part hereof. Any misstatement or omission of a material fact in such documents will constitute a default under the Mortgage, and the Note which it secures, and may result in the Lender's or the Agency's declaring all sums secured by the Mortgage to be immediately due and payable. The Mortgagor agrees to hold the Lender and the Agency harmless from any loss, cost or damages, actions or claims arising our of or related to a misstatement or omission of a material fact in the above described documents.

6. In the event of any conflict between the provisions hereof and the provisions of the Mortgage, or the Note which it secures, the provisions of this Uniform Mortgage Rider shall control.

7. The term Mortgagor used herein shall include any reference to Mortgagor, Grantor, Debtor, or any party so described and defined in the mortgage loan documents. The term Lender used herein shall include any reference to Mortgagee, Grantee, Creditor, or any party so described in the mortgage loan documents and the Agency as assignee.

Mortgagor's Signature Mortgagor's Signature

COMMONWEALTH OF MASSACHUSETTS

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, ss. \_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_

On this\_\_\_day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_\_\_, before me, the undersigned Notary Public, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(name of document signer), personally appeared, proved to me through satisfactory evidence of identification, which were [personal knowledge or MA License]\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that (he) (she) signed it voluntarily for its stated purpose.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public:

My commission expires: