

1. The Borrower and the Lender acknowledge and agree that the Mortgage is being made in conformity with the requirements without limitation of Title 10, Chapter 25, Vermont Statutes Annotated, as amended, and the regulations adopted pursuant thereto, Section 143 of the Internal Revenue Code of 1986 (herein "Section 143"), and the procedures and regulations promulgated thereunder which shall include the Procedural Guide of VHFA (herein the "Requirements"). In the event that the Borrower has misrepresented or omitted a material fact in the loan application of the Borrower, or other documents submitted in support thereof, or does not comply with the requirements of the loan commitment to the Borrower, the Mortgage, or the Note which it secures, VHFA may not be in compliance with the foregoing Requirements. Such noncompliance may adversely affect the tax-exempt status of the bonds issued by VHFA (herein the "Bonds"), and the ability of VHFA to issue tax-exempt bonds necessary to raise money to continue its Mortgage Purchase Program, under which the Mortgage is being made.

2. Borrower further acknowledges that the Mortgage Purchase Program of VHFA provides, among other things, that the Property will be the principal residence of the Borrower. In consideration of the granting of this loan to Borrower, the Requirements, and to prevent waste, impairment or deterioration of the Property secured by this Mortgage, Borrower agrees and undertakes that for so long as this Mortgage is in force and effect and has not been discharged, Borrower shall occupy the subject premises as Borrower's principal residence. Furthermore, Borrower shall not sell, convey or transfer or agree to sell, convey or transfer the property or any part thereof or interest therein on terms or under circumstances where the subject premises cease to be the principal residence of the Borrower.

3. Borrower 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 Borrower on the terms and conditions set forth and upon the interest rate established for the loan.

Borrower acknowledges and agrees that the terms herein are necessary to protect lender against impairment or deterioration in its security and against the risk of default and to protect the tax-exempt status of the Bonds.

**Complete #4 only if applicable:**

4. A written lease between the Borrower and [redacted] dated [redacted], 19 [redacted], and a VHFA Mobile Home Park Lease Agreement Amendment dated [redacted], 19 [redacted] has been signed by the Borrower and the lessor under the lease and have been recorded in the [redacted] land records. (Together the lease and amendment are referred to herein as the "Lease"). Borrower hereby grants, transfers and assigns the lease to VHFA as additional security under the Mortgage.

5. In recognition of the foregoing, and as a condition to the making of the Mortgage Loan, the Borrower covenants and agrees that the Lender, or VHFA 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 Borrower without Lender's or VHFA'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) transfer by devise, descent or by operation of law upon the death of a joint tenant, or
- b. If the Borrower does not occupy the Property as the Borrower's principal residence within sixty (60) days after the date hereof and continue to occupy the Property as such principal residence throughout the term of the Mortgage.
- c. If the Borrower fails to supply any information or document to the Lender or VHFA 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 VHFA's Mortgage Purchase Program under which this Mortgage is being financed.
- d. If the Borrower violates any provision of the Lease or is in default of the Lease.

6. The Borrower acknowledges that the Lender and VHFA have relied upon the information, statements and representations contained in the loan application, the Mortgagor 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 BORROWER REPRESENTS THAT THE INFORMATION, STATEMENTS AND REPRESENTATIONS CONTAINED WITHIN THE LOAN APPLICATION AND THE MORTGAGOR AFFIDAVIT ARE TRUE AND COMPLETE AS OF THE DATE HEREOF AND THAT THERE HAVE BEEN NO MATERIAL CHANGES THEREIN. The loan application, the Mortgagor 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 VHFA's declaring all sums secured by the Mortgage to be immediately due and payable. The Borrower agrees to hold the Lender and VHFA harmless from any loss, cost or damages, actions or claims arising out of or related to a misstatement or omission of a material fact in the above described documents.

7. Upon request of the Borrower, prior to the release of the Mortgage and this Uniform Mortgage Rider, VHFA, as the assignee of the Lender, at VHFA's sole option, may make Future Advances to the Borrower. Such Future Advances, with interest thereon, shall be secured by the Mortgage, as amended and supplemented by this Uniform Mortgage Rider, when evidenced by promissory notes stating that said promissory notes are secured thereby and hereby.

8. 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.

9. The term Borrower used herein shall include any reference to Mortgagor, Grantor, Debtor, or any party so described and defined in the mortgage loan documents.

[Signature]  
WITNESS

[Signature]  
BORROWER (L.S.)  
Bonnie M. LeMay

[redacted]  
WITNESS

[redacted]  
BORROWER (L.S.)

[redacted]  
WITNESS

[redacted]  
WITNESS

STATE OF VERMONT  
COUNTY OF [redacted], in said County, this 27 day of March, 1998, personally appeared [redacted] and [redacted], the signers and sealers of the foregoing instrument, and being duly sworn in accordance with law, acknowledged the same to be their free act and deed, and affirmed the truth of the representations of the Borrower contained therein.

BEFORE ME [Signature]  
NOTARY PUBLIC 2/10/99