

TWO NOTES OF EQUAL DIGNITY RIDER

THIS TWO NOTES OF EQUAL DIGNITY RIDER is made this « 168» day of «166», «169», and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the “Security Instrument”) of the same date given by the undersigned (the “Borrower”) to secure Borrower’s Note to Lender of the same date and covering the Property described in the Security Instrument and located at:

«84», «85», «86» «87»
[Property Address]

THIS RIDER CHANGES THE SECURITY INSTRUMENT TO REFER TO TWO NOTES THAT ARE SECURED BY CO-EQUAL FIRST LIENS UNDER THE SECURITY INSTRUMENT. The rights and obligations of the parties to the Security Instrument to which this Rider is attached and the two promissory notes described below (the “Notes”) which it secures are expressly made subject to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Security Instrument or Notes, the provisions of this Rider shall control. To the extent that they are not modified by this Rider, all the terms, conditions and other provisions of the Security Instrument and Notes remain in full force and effect. This Rider is made a part of the Security Instrument.

The definition of “Note” in the Security Instrument is replaced with the following:

“Note” means the two promissory notes signed by Borrower and dated «166» «167», «169». Note A states that Borrower owes Lender A «1601» Dollars (U.S. \$«1602»), and Note B states that Borrower owes Lender B «1603» Dollars (U.S. \$«1604»), plus interest. This calculates to a total of «124» Dollars (U.S. «123»). Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than «1452» .

The Security Instrument is amended by adding the following provisions:

The interest of the respective holders of Note A and Note B in the mortgage loan and collateral securing such loan shall be of equal priority, dignity and ratable, computed on a pro-rata basis according to the outstanding principal balances of Note A and Note B at the time of computation; provided that any amounts applied to pay less than all amounts then due, including any amounts payable under other terms of this Security Instrument entitled “Funds for Escrow Items,” shall be applied first to pay amounts specified in such provisions of this Security Instrument, then to pay interest on a pro rata basis according to the respective amounts of interest then owing and thereafter shall be applied to pay other amounts according to principal balances. In the event that a holder of one of the Notes shall at any time receive cash or other property on account of the mortgage loan, including property received due to any right of set-off with respect to any balance or balances in an account or accounts maintained by the Borrower, such property will be applied to the liabilities of the Borrower under the Notes on a pro rata basis as herein provided. In the event any advance permitted under this Security Instrument is made by Lender A, Lender A shall have the right to immediate reimbursement by Lender B of Lender B’s pro rata share of such advance.

D. As long as Note A has not been paid in full, including principal, interest and any advances, then Lender A shall have the exclusive rights and powers of Lender under this Security Instrument, including but not limited to the power to appoint a substitute Trustee if applicable, to take actions for the protection of Lender’s security as set forth in this Security Instrument, to direct the Trustee if applicable to exercise the powers and remedies set forth in this Security Instrument, including acceleration of both Note A and Note B in the event of a default under the provisions

of either Note or this Security Instrument, and if applicable to hold a Trustee's sale in accordance with the provisions of this Security Instrument and the laws of the state where the property is located or to bring a foreclosure action in a competent court in the name of both Lender A and Lender B, to modify this Security Instrument to the extent allowed by applicable law, to convey by special warranty deed property securing the mortgage loan to a mortgage insurer and to release the lien of this Security Instrument upon payment and discharge of all sums secured hereby. Lender B may, at its option, designate an attorney-in-fact with the power and authority to execute any instruments reasonably necessary and appropriate for any actions authorized herein. If Note B has been paid in full, then all rights and powers of Lender hereunder shall inure to the benefit of Lender A.

E. Any default under the Note A shall constitute a default under Note B and, conversely, any default under Note B shall constitute a default under the Note A, provided that so long as Note B has not been paid in full, the exercise of any remedies shall be at the option of Lender B as provided herein.

This Rider shall be binding upon and inure to the benefit of the parties to the Security Instrument, including Lender A and Lender B, and their respective successors and assigns.

NOTICE TO BORROWER

THIS DOCUMENT MODIFIES THE TERMS OF THE SECURITY INSTRUMENT. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT.

I hereby consent to the modifications of the terms of the Security Instrument which are contained in this Rider.

Dated this _____ day of _____, _____.

«SIG»