Accommodation Rider

THIS ACCOMMODATION RIDER is made this and is incorporated into and shall be deemed to amend and supplement the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed ("Security Instrument") of the same date given by the undersigned ("Mortgagor") to secure Borrower's Promissory Note ("Note") to ("Lender") of the same date and covering the property described in the Security Instrument and located at:

(Property Address)

Mortgagor acknowledges it is a and any reference in the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed to an individual or borrower shall mean the .

ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument, Mortgagor and Lender further covenant and agree as follows:

In exchange for a valuable and sufficient consideration, Mortgagors are executing the Security Instrument and this Accommodation Rider to secure the above described Note. The undersigned Mortgagors, without affecting Lender's rights hereunder or the lien hereof, waive any right of notice or demand in the event Lender, pursuant to the Note and this Security Instrument and any amendments thereto, (a) renews, extends, accelerates or otherwise changes the terms of the indebtedness or any part thereof, including increases or decreases of the rate of interest thereon; (b) takes and holds additional security for the payment of the indebtedness guaranteed, and exchanges, enforces, waives and releases any security; (c) applies such security and directs the order or manner of sale thereof as Lender in its discretion may determine; and (d) releases or substitutes any one or more endorsers or guarantors. Lender may without notice assign this Security Instrument in whole or in part.

ACCOMMODATION: The Security Instrument secures a Note executed by

("Borrower") in favor of the Lender thereunder. Mortgagor is executing this Accommodation Rider as an accommodation to Borrower and thereafter agrees as follows:

Mortgagor waives any right to require Lender to (a) proceed against Borrower; (b) proceed against or exhaust any security held from Borrower; or (c) pursue any other remedy in Lender's power whatsoever. Lender may, at its election and to the extent permitted by law, foreclose upon any such security by judicial or non-judicial sale, without affecting or impairing in any way the liability of Mortgagor hereunder except to the extent the indebtedness has been paid, and Mortgagor waives any defense arising out of the absence, impairment or loss of any right or remedy of Mortgagor against Borrower, or any such security, whether resulting from such election by Lender or otherwise. Mortgagor waives any defense arising by reason of the cessation from any cause whatsoever of the liability of Borrower. Until all indebtedness of Borrower to Lender shall have been paid in full, even though such indebtedness is in excess of Mortgagor's liability hereunder, Mortgagor shall have no right of subrogation, and waives any right to enforce and remedy which Lender now has or may hereafter have against Borrower and waives any benefit of, and any right to participate in any security now or hereafter held by Lender. Mortgagor waives all presentments, demands for performance, notices of nonperformance, protests, notices of protest, notices of dishonor, and notices of acceptance of the Security Instrument and of the existence, creation or incurring of new or additional indebtedness. Mortgagor assumes the responsibility for being and keeping themselves informed of the financial condition of Borrower and of all other circumstances bearing upon the risk of nonpayment of the indebtedness which diligent inquiry would reveal, and agree that absent a request for such information by Mortgagor, Lender shall have no duty to advise Mortgagor of information known to it regarding such condition or any such circumstances.

BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and covenants contained in this Accommodation Rider.

_____ (Seal)

- Mortgagor

- Mortgagor

_____ (Seal)

BY:

TITLE:

_____ (Seal)

- Mortgagor

- Mortgagor

_____ (Seal)

BY:

TITLE: