

PERMITTED ENCUMBRANCES RIDER

THIS PERMITTED ENCUMBRANCES RIDER is made this _____ day of _____, _____, 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 _____ (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

[Property Address]

The lien created by Borrower's pledge of the Property, in addition to all encumbrances of record, is additionally subject to those matters set forth below (hereafter "Permitted Prior Encumbrances"):

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Permitted Prior Encumbrances Rider.

- Borrower

- Borrower

- Borrower

- Borrower