

RIDER ATTACHED TO AND MADE A PART OF MORTGAGE
DATED APRIL 11, 1979 MADE BY CERI DANDO AND
IRIS A. DANDO AS MORTGAGOR, TO LUCAS INDUSTRIES,
INC., A NEW YORK CORPORATION, AS MORTGAGEE.

It is understood and agreed by Mortgagors and Mortgagee hereunder that this mortgage is expressly subsequent and subordinate to the lien of that certain mortgage ("First Mortgage") dated November 17, 1978 to First Federal Savings and Loan Association ("First Mortgagee") covering the property hereby mortgaged to Mortgagee hereunder, which First Mortgage secured indebtedness of Mortgagors to the First Mortgagee in the principal amount of Sixty Nine Thousand Two Hundred and No/100 Dollars (\$69,200).

Mortgagors hereby covenant and agree to make all payments due and perform all obligations to be performed under the First Mortgage and the indebtedness thereby secured. If Mortgagors shall fail to do so, Mortgagee hereunder may, at its option, make any payment or perform any obligation necessary to be paid or performed under the First Mortgage, or the indebtedness thereby secured, in order to prevent or to cure any default thereunder, and any sums so paid, or expenses so incurred, by Mortgagee shall constitute a further lien on the aforesaid property hereby mortgaged and shall be immediately due and payable by Mortgagors to Mortgagee without further demand therefor, together with interest thereon at the rate payable on the principal of the indebtedness hereby secured.

Any default under the terms of the First Mortgage or the indebtedness thereby secured shall constitute a default hereunder for all purposes of this Mortgage and the terms of the indebtedness hereby secured, and notwithstanding anything to the contrary herein or in the note hereby secured, it is understood and agreed that upon the happening of any such default under the First Mortgage or the indebtedness thereby secured, and such default remaining uncured for a period of thirty (30) days, then Mortgagee hereunder may at its option declare all of the principal amount of the indebtedness hereby secured, together with all interest (if any) accrued and unpaid thereon, immediately due and payable.