

RIDER ATTACHED TO AND MADE A PART OF MORTGAGE  
DATED SEPTEMBER 13, 1982 MADE BY MARTIN Z.  
EGLAJS AS MORTGAGOR, TO LUCAS INDUSTRIES, INC.,  
A NEW YORK CORPORATION, AS MORTGAGEE.

It is understood and agreed by Mortgagor and Mortgagee hereunder that this mortgage is expressly subsequent and subordinate to the lien of that certain first mortgage to Federal Land Bank and that certain second mortgage to Anthony J. and Laura Skatell covering the property hereby mortgaged.

Mortgagor hereby covenants and agrees to make all payments due and perform all obligations to be performed under the mortgages and the indebtedness thereby secured. If Mortgagor 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 mortgages, 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 Mortgagor 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 mortgages 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 mortgages 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.

To further secure the payment of this note, the undersigned hereby authorize, irrevocably, any attorney of any court of record to appear for the undersigned, in such court, in term time or vacation, at any time after default, and confess a judgment, jointly and severally, without process, in favor of the Company, its successors or assigns, for the unpaid balance of principal and interest exclusive of other advances, together with costs and reasonable attorneys' fees, and to waive and release all errors which may intervene in any such proceedings and consent to immediate execution on such judgment; hereby ratifying and confirming all that the undersigned's said attorney may do by virtue hereof.

RECORDED SEP 15 1982

at 11:35 A.M.

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