

FHA MIA
RIDER

This Rider is dated the 29th day of November, 1983, and
notifies that certain Mortgage of even date herewith by and between
Peter T. Tkacik, mortgagor, and Alliance Mortgage
Company, a Florida corporation, mortgagee.

1. Paragraph 2(a) of the Mortgage is deleted.
2. Paragraph 2(a)(ii) is deleted.

3. The following words in the third sentence of paragraph 3 of the
Mortgage are deleted: "The Borrower shall pay to the Secretary of the
paragraph 1 hereof if the mortgagee has not become obligated to pay to the
Secretary of Housing and Urban Development."

The following words in the fourth sentence of paragraph 3 are
deleted: "The Borrower shall pay to the Secretary of Housing and Urban
Development if the mortgagee has not become obligated to pay to the
Secretary of Housing and Urban Development."

4. The following words are added to paragraph 13 of the Mortgage: "This
option may not be exercised by the mortgagee when the ineligibility for
insurance under the National Flood Insurance Act is due to the mortgagee's failure to
report the mortgage insurance premium to the Department of Housing and Urban
Development."

Peter T. Tkacik (SEAL)
Peter T. Tkacik Borrower

____ (SEAL)
Borrower

____ (SEAL)
Borrower

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