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MORTGAGE RIDER

This Rider, dated the 13th day of December, 19 84, amends the Mortgage of even date by and between Stephen A. Hewitt, the Mortgagor, and First Trident Savings & Loan Corp., the Mortgagee, as follows:

1. Subsection (a) of Paragraph 2. is deleted.
2. Subsection (c)(I) of Paragraph 2. is deleted.
3. In the third sentence of Paragraph 3., the words "all payments made under the provisions of (a) of paragraph 2. hereof which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development and" are deleted.
4. The fourth sentence of Paragraph 3. is amended by insertion of a period after ". . . then remaining unpaid under said Note" and deletion of the remainder of the sentence.
5. Paragraph 9. is amended by the addition of the following:

"This option may not be exercised when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development."

IN WITNESS WHEREOF, Stephen A. Hewitt has set his hand and seal the day and year first aforesaid.

Stephen A. Hewitt (SEAL)

_____ (SEAL)

Signed, sealed and delivered in the presence of

Stephen P. Yacof

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RECORDED DEC 14 1984 at 12:06 P.M.

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