

INTEREST ONLY RIDER

THIS INTEREST ONLY 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 Interest Only Fixed Rate Promissory Note (the "Note") to _____ (the "Lender") covering the property described in the Security Instrument and located at:

[Property Address]

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower, and Lender further covenant and agree as follows:

Notwithstanding anything set forth in the Security Instrument to the contrary: (i) Borrower shall only be required to make monthly payments of interest under the Loan; (ii) the term "Periodic Payment" in the Security Instrument shall not include any payments of principal and (iii) repayment of the Principal (as defined in the Note) shall be deferred until the Maturity Date (as defined in the Note). Capitalized terms not defined herein shall have the meanings ascribed to them in the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Interest Only Rider.

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower