

**INDIANA HOUSING AND COMMUNITY DEVELOPMENT  
AUTHORITY MORTGAGE RIDER**

The rights and obligations of the parties set forth in the mortgage to which this Indiana Housing and Community Development Authority Mortgage Rider (the "Rider") is attached and into which these terms are incorporated (the "Mortgage") and the note which the Mortgage secures (the "Note") are expressly made subject to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Mortgage or Note, the provisions of this Rider shall control. To the extent such provisions are not modified by this Rider, all terms, conditions and other provisions of the Mortgage and Note remain in full force and effect.

The undersigned borrower ("Borrower") agrees that the Lender (identified in the Mortgage), the Indiana Housing and Community Development Authority (the "Authority") or its assignee may, at any time and without prior notice, accelerate all payments due under the Mortgage and Note and exercise any and all remedies allowed by law for breach of the Mortgage or Note if:

(a) The Borrower sells, rents, otherwise transfers any interest in the property being secured by the Mortgage or permits or attempts to permit the Mortgage to be assumed; or

(b) The Borrower fails to occupy the residence as his or her permanent and principal residence; or

(c) The Borrower uses the residence as investment property or vacation home or more than ten percent (10%) of the area of the Residence is used in a trade or business;

(d) The Borrower fails to abide by any agreement made with the Authority, Lender, or servicer; or


(e) The Lender or the Authority finds or believes any statement contained in the Borrower's application agreement or any other document executed by the Borrower to be untrue, inaccurate or incomplete; or

(f) The Borrower fails to promptly supply any information or document which the Lender, the Authority, or its servicer may request to verify compliance with the conditions of the Authority's program pursuant to which the Mortgage was provided.

**NOTICE TO THE BORROWER:**

**THIS DOCUMENT MODIFIES THE TERMS OF THIS LOAN. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT.**

**FIDELITY NATIONAL  
TITLE COMPANY**

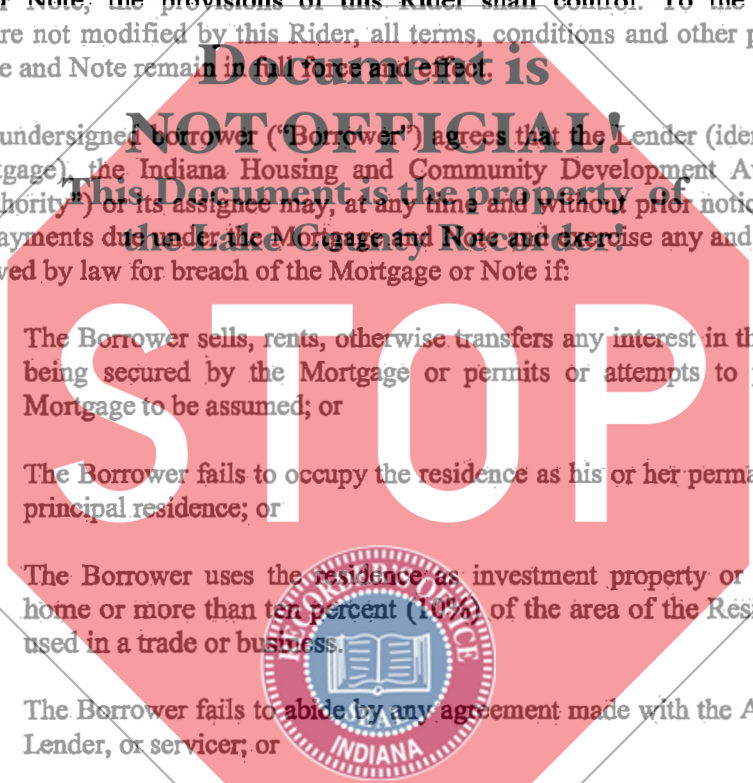
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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2017 JAN 27 AM 10: 29

MICHAEL B. BROWN  
RECORDER

2017 006291



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**EXHIBIT A**

Lot 1, Hickory Hill Addition to Crown Point, as shown in Plat Book 29, Page 16, in Lake County, Indiana.

