

THE UNIFORM MONTANA VETERANS' HOME LOAN MORTGAGE RIDER IS TO BE APPENDED TO ALL STANDARD FORM MORTGAGES EXECUTED ON FHA-, HUD-184, or VA APPROVED FORMS:

**MONTANA BOARD OF INVESTMENTS
UNIFORM RIDER TO TRUST INDENTURE**

The rights and obligations of the parties to the attached Trust Indenture and the Note which it secures are expressly made subject to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Trust Indenture or Note, the provisions of this Rider shall control. References herein to the "Board" shall mean the Montana Board of Investments or its designee.

1. The Grantor agrees that the Originating Lender, or its assignee or other successor in interest may, at any time and without prior notice, accelerate all payments due under the Trust Indenture and Note and exercise any other remedy allowed by law for breach of the Trust Indenture or Note if, without the prior consent of the Originating Lender or its assignee or other successor in interest:

(a) The Grantor sells, rents, or otherwise transfers any interest in the property by deed, mortgage, sales contract, pledge, agreement to hold title in escrow or any other form of owner financing;

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

(c) The Grantor fails to abide by the agreements contained in the Mortgagor's Affidavit and Certification, the Trust Indenture or this Rider, or if the Originating Lender or the Board finds any representation or statement contained in the Grantor's Affidavit and Certification to be untrue, inaccurate or incomplete;

(d) Grantor has omitted or misrepresented a material fact in an application for the loan secured by this Trust Indenture; or

(e) The Board, at any time, in its sole discretion, determines that the requirements of Title 90, Chapter 6, Part 6, Montana Code Annotated or implementing provisions of the Administrative Rules of Montana have not been complied with, whether or not the Grantor is responsible for such noncompliance.

The Grantor understands that the agreements and statements of fact contained in the Grantor's Affidavit and Certification are necessary conditions for the granting of the Loan.

2. The Grantor agrees that the Originating Lender or its assignee or successor in interest may impose a late charge in the amount that is the industry standard of each monthly payment of principal and interest which is more than fifteen (15) days delinquent.

3. In the event Grantor ceases to occupy the property as the Grantor's primary residence, at the option of the Board, the entire indebtedness shall become immediately due and

payable 12 months after Grantor ceases to occupy the property as the Grantor's primary residence.

4. This Rider may be rescinded by recording of a Notice of Rescission of Rider executed by the Board, and in the event of such rescission, the Trust Indenture and Note shall be and remain in full force and effect as if this Rider had not been executed or recorded.

References are to the Montana Code Annotated in effect on the date of execution of the Trust Indenture, and are deemed to include the implementing Administrative Rules of Montana.

NOTICE TO GRANTOR:

This document substantially modifies the terms of this Loan. Do not sign it unless you have read and understand it.

I hereby consent to the modification of the terms of the Trust Indenture and Note as provided in this Rider.

Dated this ____ day of _____, 20__.

Signature _____
Printed _____

Signature _____
Printed _____

On this ___ day of _____, 20__ before me, a notary public for the State of Montana, personally appeared _____, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

In witness whereof, I have hereunto set my hand and affixed my notarial seal on the day and year first-above written.

[NOTARIAL SEAL]

(Print Name)
Notary Public for the State of Montana
Residing at: _____
My Commission expires: _____