

a. In the event of a partial taking, the Property's fair market value shall be determined by one or two real estate appraisers certified either as a Senior Residential Appraiser of the Society of Real Estate Appraisers or a Residential Member of the American Institute of Real Estate Appraisers in accordance with the following procedure. Lender shall select an appraiser who will determine the fair market value of the Property as of the Maturity Event in accordance with the general practice of the Society of Real Estate Appraisers or the American Institute of Real Estate Appraisers, as the case may be, and provide a written appraisal reflecting this determination to Lender (the "Lender Appraisal"). Lender shall submit to me a copy of the Lender Appraisal along with notice of my right to dispute the appraiser's determination of the fair market value of the Property which will include a list of no less than three (3) additional appraisers approved by Lender ("Notice of Right to Object"). The determination of fair market value of the Property reflected in the Lender Appraisal shall be conclusive unless I provide to Lender a Notice of Objection & Selection of Appraiser, as defined below, within fourteen (14) calendar days of the date Lender sends me the Lender Appraisal and Notice of Right to Object.

If I wish to contest the fair market value determination reflected in the Lender Appraisal, I will provide Lender both (i) a written statement of my objection to the Lender Appraisal, and (ii) my written selection of one of the appraisers approved by Lender and listed in the Notice of Right to Object (collectively referred to herein as the "Notice of Objection & Selection of Appraiser"). If my Notice of Objection & Selection of Appraiser does not clearly state my selection of an appraiser listed in the Notice of Right to Object, you may elect to select an appraiser from such list. If the appraiser I select or you select is unable to complete the appraisal of the Property, a replacement appraiser shall be selected by you from the list of approved appraisers in the Notice of Right to Object. The appraiser selected shall independently determine the fair market value of the Property as of the Maturity Event in accordance with the general practice of the Society of Real Estate Appraisers or the American Institute of Real Estate Appraisers, as the case may be. The appraiser shall promptly submit the written appraisal of the fair market value of the Property to Lender. Lender shall average the two appraisals and this average shall be the fair market value of the Property as of the Maturity Event. Lender shall provide me a copy of the second appraisal and notice of its calculation of the average of the two appraisals.

The appraisal procedure of determining the fair market value of the Property set forth above is referred to in this Addendum as the "Standard Appraisal Method" and shall be used whenever an appraisal is necessary to determine the amount I owe you under the Agreement. I agree that the determination of the Property's fair market value pursuant to the Standard Appraisal Procedure will be fair and shall be final and binding on me.

I shall pay all costs associated with any appraisal of the Property pursuant to the Standard Appraisal Method and shall reimburse you for any amounts you spend in connection with such an appraisal, except to the extent prohibited by law. Amounts you spend shall become additional indebtedness under the Agreement and shall be secured by the Security Instrument, shall be deemed an Advance and shall be due and payable by me upon your demand.

9. Borrower Not Released; Forbearance by Lender Not a Waiver.

I understand that any extension of the time for payment of the amounts secured by this Security Instrument which you grant to me or to any of my successors in interest will not operate to release my liability or that of my successors in interest. You will not be required to start proceedings against any successor in interest or refuse to extend time for payment of the amounts secured by this Security Instrument by reason of any demand made by me or any of my successors in interest. Any forbearance by you in exercising any of your rights or remedies will not constitute a waiver, or preclude the exercise, of any of your other rights or remedies.

