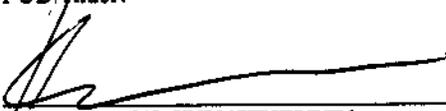


F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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



JAFAR BAKHSH KHAMSEHZADEH (Seal)
-Borrower



PATRICIA K KHAMSEHZADEH (Seal)
-Borrower
E. P. K.

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Loan No: 0000467982

MULTISTATE PUD RIDER -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
DRAW.0101.MX.CVL.PUD.RIDER.3.WPF (0101DOCS\RIDERS\CVL\MXFF3150.PUD)

Form 3150 1/01
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