

## PLANNED UNIT DEVELOPMENT RIDER

FHA Case No.  
023-3838068-703

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 24TH day of NOVEMBER, 2009, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to BELL AMERICA MORTGAGE LLC 1000 SHELARD PARKWAY SUITE 500, MINNEAPOLIS, MN 55426 ("Lender") of the same date and covering the Property described in the Security Instrument and located at:  
2617 E SAN ISIDO TRAIL  
CASA GRANDE, AZ 85194

[Property Address]

The Property Address is a part of a planned unit development ("PUD") known as MISSION ROYALE MONTAGE

[Name of Planned Unit Development]

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

- A. So long as the Owners Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security Instrument for the monthly payment to Lender of one-twelfth of the

