# RIDER TO MORTGAGE

URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH
PITTSBURGH HOME OWNERSHIP PROGRAM

In connection with the sale or transfer, or prospective sale or transfer, of an interest in the mortgaged property, the Lender will allow the prospective transferee to assume the remainder of the original terms, provided:

a. Federal law as of the date of the Mortgage instruments prohibits the acceleration of the mortgage note under the particular circumstances, or

b. The transferee is an unrelated co-borrower assuming the Mortgage under the circumstances described in Part II, section 408.02 of the Fannie Mae Service Guide in effect on the date of the mortgage or

c. The transferee submits a credit application that allows the Lender to approve the transferee using the then–published underwriting guidelines of Fannie Mae, as modified by the Master Agreement between Fannie Mae and The Leader Mortgage Company to which the mortgage was delivered; and

ii The transferee executes a written assumption agreement and pays reasonable fees and charges including an assumption fee if permitted by the terms of the Mortgage document; and

iii Both the property and the prospective transferee (as to the then applicable maximum income limits adopted by the Urban Redevelopment Authority of Pittsburgh) are eligible under the 2001 Series AB & C and under all other mortgages Lender may deliver under the Master Agreement and the Contract. Lender may not change any terms of the Mortgage upon transferee's assumption.

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| Borrower's Signature | Date | Borrower's Signature | Date |