

**RIDER FOR SECTION 184A MORTGAGE
(LEASEHOLD)**

THIS RIDER FOR SECTION 184A MORTGAGE is made this _____ day of _____, 20____ 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 _____ ("Lender") of the same date and covering the property described in the Security Instrument and located at:

[Property Address]

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

- A. The interests of the Borrower in the property described above were created by a lease agreement from The Department of Hawaiian Home Lands, as lessor, dated _____, 20____ and identified as Lease No. _____. Any reference to the "Property" shall be construed as referring only to the interest of Borrower created by such lease or any replacement lease (as applicable).
- B. Defaults under the Security Instrument will be deemed by the Department of Hawaiian Home Lands to be defaults under the lease.
- C. If the Security Instrument is assigned to the Secretary of Housing and Urban Development ("Secretary"), the Secretary will assign the Security Instrument to the Department of Hawaiian Home Lands to perform applicable foreclosure proceedings.
- D. This Security Instrument may be assumed, subject to credit approval by the Lender/HUD and certification of eligibility by the Department of Hawaiian Home Lands to an assumption of the existing lease or the grant of the new lease. Assumption shall not cause any adjustment of the interest rate.
- E. Any form of transfer and succession of property subject to the Security Instrument will require an assumption of the Security Instrument, subject to credit approval by the Lender/HUD and certification of eligibility by the Department of Hawaiian Home Lands.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants in this Rider for Section 184A Mortgage.

_____ (SEAL)
Borrower
_____ (SEAL)
Borrower