RIDER 1  
(Alaska)

HUD Project Number.:

Project Name:

**Notice to Borrower.**

The Borrower is personally obligated and fully liable for any loss or damage suffered by Lender to the extent provided in Section 8 (Exculpation; Remedies) of the Note. The Lender has the right to sue on the Note and obtain a personal judgment against the Borrower for satisfaction of the amount due under Section 8 (Exculpation; Remedies) of the Note either before or after a judicial foreclosure pursuant to the Security Instrument under AS 09.45.170-09.45.220.