ADDENDUM (New Mexico)

HUD Project Number: Project Name:

The following sections are inserted into the Security Instrument and made a part thereof:

49. REDEMPTION PERIOD. If this Instrument is foreclosed, the redemption period after judicial sale shall be one month in lieu of nine months.

MAXIMUM AMOUNT OF INDEBTEDNESS. Notwithstanding any provision to the contrary in this Instrument, the Note or any other Loan Document which permits any additional sums to be advanced on or after the date of this Instrument, whether as additional loans or for any payments authorized by this Instrument, the total Indebtedness secured by this Instrument shall not at any time exceed three hundred percent (300%) of the original principal amount of the Note set forth on the first page of this Instrument.

THE SECURITY INSTRUMENT SHALL BE PREPARED TO CONFORM TO THE REQUIREMENTS OF THE LOCAL FILING JURISDICTION IN WHICH THE DOCUMENT IS TO BE RECORDED AND FILED.