

ADDENDUM  
(Arkansas)

HUD Project Number:  
Project Name:

The following [section is/sections are] incorporated into the Security Instrument and made a part thereof:

**49. CONSTRUCTION LIEN.** [Include in the event proceeds are for construction costs or other improvements; otherwise strike] This Security Instrument is of the type described in and accorded priority by Arkansas Code Annotated §18-44-110, so that the lien created hereby and all advances of construction costs shall be, and hereby are prior, paramount and superior to any statutory or other lien of any mechanic, materialman, artisan, workman or other person (including, without limitation, those persons described in Arkansas Code Annotated Section 18-44-105) who shall perform work on, or furnish any materials for, the improvements to be constructed on the land and any fixtures to be installed therein.

**50. FUTURE ADVANCES.** This Security Instrument creates and provides for a security interest in after-acquired collateral and future advances within the meaning of Ark. Code Ann § 4-9-204.

**51. SUBSTITUTE TRUSTEE.** [Include if Deed of Trust is selected; otherwise strike] Lender may, at Lender's option, from time to time appoint a successor trustee to any Trustee appointed under this Instrument in accordance with Arkansas law. Without conveyance of the Mortgaged Property, the successor trustee shall succeed to all the title, power and duties conferred upon the predecessor Trustee and by applicable law.

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**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.**