ADDENDUM

(Iowa)

HUD Project Number:

Project Name:

The title of the Security Instrument is modified as follows: **HEALTHCARE MORTGAGE, SECURITY AGREEMENT, ASSIGNMENT OF RENTS, AND FIXTURE FILING (IOWA).**

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

**43. ACCELERATIONS; REMEDIES.** The following additional Iowa provisions pertain to the power of sale granted in the Security Instrument:

Any sale of the Mortgaged Property under this section 43 without prior judicial hearing must be conducted in strict accordance with the sections of the Iowa Code permitting nonjudicial foreclosure (Iowa Code Sections 655A and 654.18, or successor legislation).

**49. FUTURE ADVANCES.** The following additional Iowa provisions pertain to construction and substantial rehabilitation loans:

In accordance with Iowa Code Section 654.12A, this mortgage secures credit in the amount of [insert maximum mortgage amount]. Loans and advances up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

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