VA GUARANTEED LOAN RIDER

(For use with FNMA/FHLMC uniform instruments for Veterans Administration guaranteed loans)

THIS VA GUARANTEED LOAN RIDER is made this 5th day of May, 19.83, and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to Ryan Financial Services, Inc. (herein "Lender") and covering the Property described in the security instrument and located at 222 Canfield Terrace Frederick, Maryland 21701
(Property Address)

VA GUARANTEED LOAN COVENANT. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the security instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 17 of the security instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

IN WITNESS WHEREOF, Borrower has executed this VA Guaranteed Loan Rider.

—Borrower

—Borrower