

AFTER RECORDING RETURN TO: ALLIANCE MORTGAGE COMPANY Attn: Post Closing Dept. 8100 Nations Way Jacksonville, FL 32256

[Space Above This Line For Recording Data]

Loan #: 614606 State of Alabama

**MORTGAGE** 

011-4518940-703

July 30, 1999 THIS MORTGAGE ("Security Instrument") is given on ERICH RICHARD DIEHL and KAREN DIEHL, Husband and Wife The Grantor is

("Borrower"). This Security Instrument is given to ALLIANCE MORTGAGE COMPANY, INC.

the State of Florida which is organized and existing under the laws of whose address is 8100 Nations Way, Jacksonville, FL 32256

("Lender"). Borrower owes Lender the principal sum of

Sixty Six Thousand Four Hundred Sixty Two And No/1000ths

Dollars (U.S. \$66,462.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the 2029 Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance

FHA Alabama Mortgage - 4/96

4R(AL) (9604).01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 8

11/01/1999-4504

01:23 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 32.00 oio CJi

RERECORDING LUDE FHA EXEMPT RIDER , and  $\ddot{*}$  of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender and Lender's successors and assigns, with power of sale, the Shelby County, Alabama: following described property located in SEE EXPLIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

which has the address of 1950 Venetian Way, Helena [Zip Code] ("Property Address"); 35080 Alabama

[Street, City],

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

Page 2 of 8

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to

make up the shortage as permitted by RESPA.

The Escrow Punds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Pourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

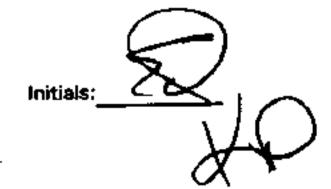
4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the

purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or





abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasthold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasthold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts

evidencing these payments.

, k 🕌

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note

rate, and at the option of Lender, shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower:

(a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument

prior to or on the due date of the next monthly payment, or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained

in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

Initials:

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in

accordance with the requirements of the Secretary.

No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations

of the Secretary.

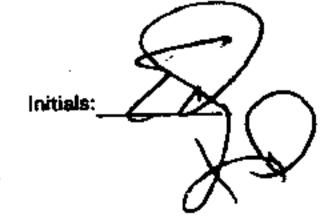
(e) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising

any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.



13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any proces provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given a provided in this paragraph.

Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security

Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would

prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

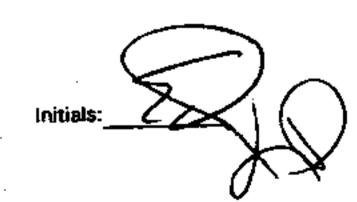
18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, responsible attorneys' fees and costs of title evidence.

If Leader invokes the power of sale, Lender shall give a copy of a notice to Borrower in the manner provided in paragraph 13. Lender shall publish the notice of sale once a week for three consecutive weeks in a Shelby County, Alabama, and the published in the Property to the highest bidder at public auction at the front door of the County Courthquee of this County. Lender shall deliver to the purchaser Lender's deed conveying the Property. Lender or its designee may purchase the Property at any sale. Borrower covenants and agrees that the proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

- 19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 20. Waivers. Borrower waives all rights of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

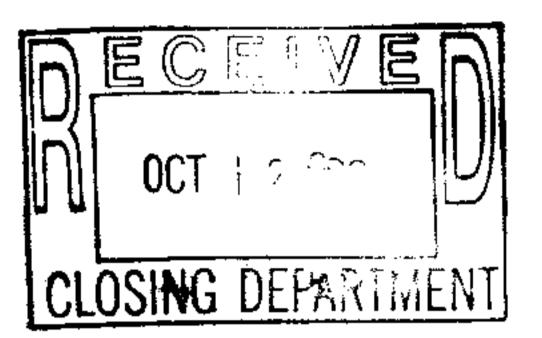
21. Riders to this Security Instrument with this Security Instrument, the covena supplement the covenants and agreements	nts of each such rider shall be inc	corporated into and snam aniend an
Instrument. [Check applicable box(es)].  Condominium Rider	Growing Equity Rider	Other [specify]
Planned Unit Development Rider	Graduated Payment Rider	TAX-EXEMPT FINANCING RIDER



BY SIGNING BELOW, E any rider(s) executed by Borrow	corrower accepts and agrees and recorded with it.	to the terms contained in this Security Instru	ikili sug m
Witnesses:			
	•		(Seal)
	<u>· · · · · · · · · · · · · · · · · · · </u>	ERICH RICHARD DIEHL	-Borrower
	-		
	- -	- Juen Lunx	(Seal)
		KAREN DIEHL	-Borrower
	· / <b>C</b> I1\		(Seal)
	(Seal)	<u> </u>	-Borrower
	-Borrower		
		•	
·	(Seal)		(Seal)
	-Borrower		-Borrower
	(Coal)		(Seal)
	(Seal) -Borrower		-Borrower
	-Borrower		
•	·		
STATE OF ALABAMA,	SHELBY	County ss:	
		1999 , I, THE UNDERSIG	ENED
On this 30,TH	day of JULY	, 1999 , I, THE UNDERSIC , a Notary Public in and for said county and	in said state,
TTO TATE	DICTION DIET. and I	CAREN DIEHL, Husband and Wife	_ ,
hereby certify that ERICH	KICHAKO DIEKIN GIRA		
		·	
		· · · · · · · · · · · · · · · · · · ·	
•		*,	
	·	, whose name(s)	ARE
t to the formation commen	vance and who ARE	hofore :	me that, being
signed to the foregoing conve informed of the contents of th	Juliot, und 1122	مما مصم علام المسلم	THEIR
act on the day the same bears	date.		
Given under my hand ar	d seal of office this 307	TH day of JULY	1999 .
·	$\mathcal{J}_{i}$	()	
My Commission Expires:	11/109		
	111/02	101 C	<u> </u>
		Notary Public	_
This instrument was prepared	by ALLIANCE MORT	GAGE COMPANY, 5777 Carmichael Pa	arkway,
Montgomery, AL 3611'	-		

## EXHIBIT "A"

LOT 40, ACCORDING TO THE SURVEY OF DEARING DOWNS, NINTH ADDITION, PHASE IV, AS RECORDED IN MAP BOOK 15 PAGE 96 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.



Inet + 1999-33227

08/09/1999-33227
09:36 AM CERTIFIED
O9:36 AM CERTIFIED
SELY CHRY JEC & PRINT

## 32.00 SHELBY COUNTY ä 95

## ALABAMA HOUSING FINANCING AUTHORITY Single-Family Mortgage Revenue Bond Program

## FHA TAX-EXEMPT FINANCING RIDER

This TAX-EXEMPT FINANCING RIDER is incorporated into and shall be deemed to amend and supplies of the same date given by the undersigned i Borrower' or Mortgagor' to [*Lender' or managers of the covering the property described in the Mortgage and located at managers as fallows:  Lender, or such the covernants and agreements made in the Mortgage, Mortgagor and Lender further and agree as fallows:  Lender, or such the covernants and agreements made in the Mortgage, Mortgagor and Lender further and agree as fallows:  Lender, or such the covernants and agreements made in the Mortgage in discussions of this Tax Exempt Financing Rider, may required complete the Mortgage in discussions of this Tax Exempt Financing Rider, may required the property described in the Mortgage is sold or otherwise transferred (other than descent or operation of law) by Mortgagor to a purchaser or other transferred (other than descent) or operation of law) by Mortgagor to a purchaser or other transferred (other than time after the sale or transfer, all as provided in Section 143(c) and (ii)(2) of the Internal Reverue Code (or property described in Section 143(c) and (ii)(2) of the Internal Reverue Code (or property described in a principal residence during any part of the healter appears in Section 143(d)(1); or  (iii) At an acquisition cost which is greater that 90 percent of the average area purchase principal residence for largeted area residencess. all as provided in Section 143(c) and (ii)(2) of the Internal Revenue Code; or  (iv) Who has a gross family income in excess of 115% of the applicable median family income in excess of 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120 and 12	
the smortspace of the same the property described in the Mortgage and obtained and Lender further a substant to the covernants and agreements made in the Mortgage. Mortgagor and Lender further a stations:  Lender, or such of its successors or assigns as may be separate instrument assume responsibility mig compliance by the Mortgagor with the provisions of this Tax Exempt Financing Rider, may required by the Mortgagor to the Mortgage if:  (a) All or part of the property described in the Mortgage is sold or otherwise transferred (other than descent or operation of law) by Mortgagor to a purchaser or other transferred (other than descent or operation of law) by Mortgagor to a purchaser or other transferred (other than time after the sale or transfer, all as provided in Section 143(c) and (ii)(2) of the internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or mot internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or mot internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or mot internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or mot internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or mot internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or mot internal Revenue Code: or  (iv) Who has a gross family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% and 140%, respectively, if the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchase that 100% and 120% shall be substituted for 115% of the applicable median family income for a purchaser or transferred has a family income for a purchaser or transferred for a residence in a target are applicable median family income for a purchaser or transferred	plement
is sand as a same same and agreements made in the Mortgage and total contents and agreements made in the Mortgage. Mortgagor and Lender further addition to the overnants and agreements made in the Mortgage. Mortgagor and Lender further addition to the overnants and agreements made in the Mortgage. Mortgagor and Lender further agreements in full of all sums secured by this Mortgage if the property described in the Mortgage is sold or otherwise transferred (other than a lease of the property described in the Mortgage is sold or otherwise transferred (other than a lease of the property as a principal residence within a little sale or transfer. all as provided in Section 143(c) and (li(2) of the Internal Revenue or an agreement of the sale or transfer. all as provided in Section 143(d) and (li(2) of the Internal Revenue Code (except that '100 percent' shall be substituted for '95 percent or more the latter appears in Section 143(d)(li): or the latter appears in Section 143(d)(li): or the latter appears in Section 143(d)(li): or limit At an acquisition cost which is greater that 90 percent of the average area purchase price (liv) Who has a gross family income in excess of 115% of the applicable median family income in excess of 115% and 140%, respectively. If he purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If he purchase that 100% and a sa family of fewer than 3 individuals, all as provided in Sections 143(l) and (line transferre has a family of fewer than 3 individuals, all as provided in Sections 143(l) and line transferre has a family of fewer than 3 individuals, all as provided in Sections 143(l) and line transferre has a family of fewer than 3 individuals, all as provided in Sections 143(l) and line transferre has a family of fewer than 3 individuals, all as provided in Sections 143(l) and line transferre has a family of fewer than 3 individuals, all as provided in Sections 143(l) and line transferre has a family of fewer than 3 individuals, all as provided in Sections 143(l	_
estimates a said covering the property described in the Mortgage and described and Lender further addition to the coverants and agreements made in the Mortgage. Mortgage and Lender further addition to the coverants and agreements made in the Mortgage. Mortgage and Lender further additions to the coverants and agreements made in the Mortgage. Mortgage of the Mortgage with the provisions of this Tax Exempt Financing Rider, may require to properly the Mortgage with the provisions of this Tax Exempt Financing Rider, may require the property of the property described in the Mortgage is sold or otherwise transferred (other than a case or property of the property as a principal residence within a case of the sale or transfer, all as provided in Section 143(c) and (l)(2) of the Internal Revenue or transfer, all as provided in Section 143(d) and (l)(2) of the internal Revenue Code (except that '100 percent' shall be substituted for '95 percent or more the latter appears in Section 143(d)(l): or the latter appears in Section 143(d) and (l)(2) of the latter appears in Section 143(d) and li) percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the latter appears in Section 143(d) and li) are residences or transfere of a residence in a target are applicable median family income in excess of 115% of the applicable median family income in excess of 115% and 140%, respectively. If he purchase or transfere of a residence in a target are applicable median family income for a purchaser or transfere of a residence in a target are applicable median family income for a purchaser or transfere of a residence in a target are applicable median family income for a purchaser or transfere of a residence in a target are applicable median family income for a purchaser or transfere of a residence in a target are applicable median family income for a purchaser or transfere of a re	
description of the coverants and agreements made in the storigage, storing of the coverants and agreements made in the storing of the coverants and agreements as may be separate instrument assume responsibility of compilarace by the Mortgagor with the provisions of this Tax Exempt Financing Rider, may require the property of the Mortgagor by the Mortgagor with the provisions of this Tax Exempt Financing Rider, may require provisions of the property as a principal residence within a descent or operation of law) by Mortgagor to a purchaser or other transfered (other than descent or operation of law) by Mortgagor to a purchaser or other transfered (other than descent or operation of law) by Mortgagor to a purchaser or other transfered within a time after the sale or transfer, all as provided in Section 143(c) and (iii2) of the Internal Revenue Code (except that 100 percent' shall be substituted for '95 percent on the latter appears in Section 143(d)(10) operand the latter appears in Section 143(d)(10) operand the latter appears in Section 143(d)(10) of the Internal Revenue Code: or  [iv) Who has a gross family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income for a purchaser or transfered of a residence in a transfer that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchase or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider and Mortgagor omits or misrepresents a fact that is material, including without prior written conse for the successors or assigns described at the beginning of this Tax Exempt Financing Rider and Mortgagor.  By Signature  ERICH RICHARD DIEHL  KAREN DIEHL  KAREN DIEHL	COVENANT OF H
detects in the successors or assigns as may be separate instrument assume responsibility are perfectly the Mortgagor with the provisions of this Tax Exempt Financing Rider, may require payment in full of all sums secured by this Mortgage if are payment in full of all sums secured by this Mortgage is sold or otherwise transferred (other than a construction of law) by Mortgagor to a purchaser or other transferred (other than a construction of law) by Mortgagor to a purchaser or other transferred (other than a construction of law) by Mortgagor to a purchaser or other transferred (other than a construction of law) by Mortgagor to a purchaser or other transferred (other than a construction of law) by Mortgagor to a purchaser or other transferred (other than a construction of law) by Mortgagor or an approvided in Section 143(d) and (iii) of the latter appears in Section 143(d)(1); or the latter appears in Section 143(d)(1); or Revenue Code: or Section 143(d)(1); or Revenue Code: or Section 143(d)(1); or Revenue Code: or Section 143(d)(1); or transferred for targeted area residences), all as provided in Section 143(e) and (iii) of the supplicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income for a purchaser or transferred of a residence in a target are applicable median family income for a purchaser or transferred in a family income for a purchaser or transferred in a family of ever than 3 individuals, all as provided in Sections 143(f) and (ii) transferred has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (ii) transferred has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (ii) transferred has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (ii) transferred has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (ii) transferred has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (ii) tran	
nder, or such of its successors or assigns as may be separate instrument assume responsibility of compliance by the Mortgagor with the provisions of this Tax Exempt Financing Rider, may require the full of all sums secured by this Mortgage if.  All or part of the property described in the Mortgage is sold or otherwise transferred (other than descent or operation of law) by Mortgagor to a purchaser or other transfered (other than descent or operation of law) by Mortgagor to a purchaser or other transfered (other than descent or operation of law) by Mortgagor to a purchaser or other transfered (other than a constant of law) by Mortgagor to a purchaser or other transfered (other than a constant of law) by Mortgagor to a purchaser or other transfered (other than a constant of law) by Mortgagor than a provided in Section 143(c) and (ii)(2) of the Internal Revenue Code (except that '100 percent' shall be substituted for '95 percent or not the latter appears in Section 143(d)(ii) or the latter appears in Section 143(d)(ii) or Revenue Code: or which is greater that 90 percent of the average area purchase price (iv) Who has a gross family income in excess of 115% of the applicable median family mome (iv) Who has a gross family income in excess of 115% of the applicable median family mome in excess of 115% of the applicable median family mome in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income in excess of 115% of the Applicable median family income in exce	្ស៊ លិ
All or part of the property described in the Mortgage is sold or otherwise transferred (other than descent or operation of law) by Mortgagor to a purchaser or other transferred:  (ii) Who cannot reasonably be expected to occupy the property as a principal residence within a time after the sale or transfer, all as provided in Section 143(c) and (i)(2) of the Internal Revertine after the sale or transfer, all as provided in Section 143(d) and (i)(2) of period ending on the date of the sale or transfer, all as provided in section 143(d) and (i)(2) of period ending on the date of the sale or transfer, all as provided in section 143(d) and (i)(2) of the latter appears in Section 143(d)(1); or  (iii) At an acquisition cost which is greater that 90 percent of the average area purchase price (iii) At an acquisition cost which is greater that 90 percent of the average area purchase price (iv) Who has a gross family income in excess of 115% of the applicable median family income (iv) Who has a gross family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140% respectively. If the purchase or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider and A Mortgagor fails to occupy the property described in the Mortgagor for the land of the land	
All or part of the property described in the Mortgage is sold or otherwise transferred (other than descent or operation of law) by Mortgagor to a purchaser or other transferred:  Who cannot reasonably be expected to occupy the property as a principal residence within a strine after the sale or transfer, all as provided in Section 143(c) and (!)(2) of the Internal Revertine after the sale or transfer, all as provided in Section 143(d) and (!)(2) of the Internal Revertine Code (except that *100 percent* shall be substituted for *95 percent or mo internal Revertine Code (except that *100 percent* shall be substituted for *95 percent or mo internal Revertine Code; or transfer that a provided in Section 143(d) and (!)(2) of the latter appears in Section 143(d)(1); or  (iv) Who has a gross family income in excess of 115% of the applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase or its successors or assigns described at the beginning of this Tax Exempt Financing Rider. Or its successors or assigns described at the beginning of this Tax Exempt Financing Rider.  (c) Mortgagor omits or misrepresents a fact that is material, including without limitation, with a mortgage.  References are to the 1986 internal Revenue code in effect on the date of execution of the Mortgagor.  References are to the 1986 internal Revenue code in effect on the date of execution of the Mortgagor.  In Witness Wieser of the Mortgagor accepts and agrees to the terms and provi	interproper in the
All or part of the property described in the Mortgage is sold or otherwise transferred (other transfered descent or operation of law) by Mortgagor to a purchaser or other transfered time after the sale or transfer, all as provided in Section 143(c) and (0)(2) of the Internal Revenue after the sale or transfer, all as provided in Section 143(d) and (0)(2) of the Internal Revenue after the sale of the sale or transfer, all as provided in section 143(d) and (0)(2) of the Internal Revenue Code (except that '100 percent' shall be substituted for '95 percent or no Internal Revenue Code (except that '100 percent' shall be substituted for '95 percent or no Internal Revenue Code (except that '100 percent of the average area purchase price (1) and (1) percent for targeted area residences), all as provided in Section 143(e) and (1)(2) of the Internal Revenue Code; or  (iv) Who has a gross family income in excess of 115% of the applicable median family income (as purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income (as purchaser or transferee of a residence in a target are applicable median family income (as a purchaser or transferee of a residence in a target are applicable median family income (as purchaser or transferee of a residence in a target are internal Revenue Code; or  (b) Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider and A Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  References are to the Insect of the M	999
All or part of the property described in the Mortgage is of other transferee:  descent or operation of law) by Mortgagor to a purchaser or other transferee:  Who cannot reasonably be expected to occupy the property as a principal residence within a state of the sale or transfer. all as provided in Section 143(c) and (l)(2) of the Internal Revenue after the sale or transfer, all as provided in section 143(d) and (l)(2) or performed ending on the date of the sale or transfer, all as provided in section 143(d) and (l)(2) or internal Revenue Code (except that "100 percent" shall be substituted for "35 percent or monthly internal Revenue Code; or transfer, all as provided in section 143(d) and (l)(2) of the latter appears in Section 143(d)(1); or  (iv) At an acquisition cost which is greater that 90 percent of the average area purchase price (in) at an acquisition cost which is greater that 90 percent of the average area purchase price (in) Revenue Code; or  (iv) Who has a gross family income in excess of 115% of the applicable median family income (in) excess of 115% and 140%, respectively, if the purchase applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchase or transferee of a residence in a target are applicable median family income for a purchase or transferee of a residence in a target ar	Day Dayles (7)
Who cannot reasonably be expected to occupy the property as a principal residence within a street the sale or transfer, all as provided in Section [43(c) and (1)(2) of the Internal Revenue coor or transfer, all as provided in Section 143(d) and (1)(2) of the Internal Revenue Code (except that "100 percent" shall be substituted for "95 percent or mo internal Revenue Code; or transfer, all as provided in section 143(d) and (1)(2) or the latter appears in Section 143(d)(1); or the latter appears in Section 143(d)(1); or the latter appears in Section 143(d)(1); or Revenue Code; or	( O) ( C)
Who cannot reasonably be expected to occupy the property as a principal residence within a street the sale or transfer, all as provided in Section [43(c) and (1)(2) of the Internal Revenue or or transfer, all as provided in section 143(d) and (1)(2) of the Internal Revenue Code (except that "100 percent" shall be substituted for "95 percent or mo internal Revenue Code; fexcept that "100 percent" shall be substituted for "95 percent or mo internal Revenue Code; or Italian as a gross family income in excess of 15% of the applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are applicable median family income for a purchaser or transferce of a residence in a target are that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase internal Revenue Code or internal Revenue Code or internal Revenue Code or its successors or assigns described at the beginning of this Tax Exempt Financing Rider. Or its successors or assigns described at the beginning of this Tax Exempt Financing Rider. Or its successors or assigns described at the beginning of this Tax Exempt Financing Rider.  (c) Mortgagor omits or misrepresents a fact that is material, including without limitation, with a fewer than 143 of the Internal Revenue Code in an application for the loan secure provisions of Section 143 of the Internal Revenue Code in the terms and provisions in this Tax Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor accepts	<u></u>
time after the sale or transfer, all as provided in Section 143(c) and (l)(2) of the Internal Reverue after the sale or transfer, all as provided in Section 143(c) and (l)(2) of the Internal Reverue Code (except that "100 percent" shall be substituted for "95 percent or more the latter appears in Section 143(d)(1); or 100 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences), all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences, all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences, all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted area residences, all as provided in Sections 143(e) and (l)(2) of the 110 percent for targeted	
or o	rue Code: Nu
or  (ii) Who has had a present ownership interest in a principal residence during any part of the the period ending on the date of the sale or transfer, all as provided in section [43(d) and [i)(2) or period ending on the date of the sale or transfer, all as provided in section [43(d) and [i)(2) or the latter appears in Section [43(d)(1); or the latter appears in Section [43(d)(1); or [10] percent for targeted area residences], all as provided in Section [43(e) and [i)(2) of the latter appears for targeted area residences], all as provided in Section [43(e) and [i)(2) of the latter applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser or transferree of a residence in a target are applicable median family income for a purchaser	क्षे स्था
Who has had a present ownership interest in a principal residence during any part of the the period ending on the date of the sale or transfer, all as provided in section 143(d) and (l)(2) or internal Revenue Code (except that "100 percent" shall be substituted for "95 percent or mothe latter appears in Section 143(d)(1); or the latter appears for targeted area residences), all as provided in Section 143(e) and (l)(2) of the latter appears for targeted area residences), all as provided in Section 143(e) and (l)(2) of the latter applicable median family income for a purchaser or transferse of a residence in a target are applicable median family income for a purchaser or transferse of a residence in a target are applicable median family income for a purchaser or transferse has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (l) transferse has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (l) internal Revenue Code: or lits successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or its successors or assigns described at the beginning of this Tax Exempt Financing Rider.  (c) Mortgagor omits or misrepresents a fact that is material, including without limitation, with a provisions of Section 143 of the Internal Revenue Code in an application for the loan secures provisions of Section 143 of the Internal Revenue Code in an application for the loan secures workshows are to the 1986 internal Revenue code in effect on the date of execution of the Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this 30TH Layof Alarama.  Signature:  ERICH RICHARD	• <del>••</del>
internal Revenue Code (except that *100 percent shall be substituted appears in Section 143(di(1); or  (iii) At an acquisition cost which is greater that 90 percent of the average area purchase price (iii) At an acquisition cost which is greater that 90 percent of the average area purchase price (iii) Percent for targeted area residences), all as provided in Section 143(e) and (i)(2) of the internal code; or  (iv) Who has a gross family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a respectively if the purchase in the family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a respectively if the purchaser of transferee of a respectively if the purchaser or transferee of a respectively if the purchaser of transferee of a respectiv	<u></u>
internal Revenue Code (except that *100 percent shall be substituted in the latter appears in Section 143(d)(1); or  [iii) At an acquisition cost which is greater that 90 percent of the average area purchase price (iii) at an acquisition cost which is greater that 90 percent of the average area purchase price (iii) at a provided in Section 143(e) and (i)(2) of the internal code; or  [iv) Who has a gross family income in excess of 115% of the applicable median family income (in excess of 115% and 140%, respectively, if the purchase applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a respectively. If the purchase in the family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a respectively. If the purchase in the family income for a purchaser or transferee of a respectively. If the purchase in the family income for a purchaser or transferee of a respectively. If the purchase in the family income for a purchaser or transferee of a respectively. If the purchase in the family income for a purchaser or transferee of a respectively if the purchase in the family income for a purchaser or transferee of a respectively. If the purchase in the family income for a purchaser or transferee of a respectively if the purchase in the family income for a purchaser of transferee of a respectively	(the
internal Revenue Code (except that *100 percent shall be substituted in the latter appears in Section 143(d)(1); or  [iii) At an acquisition cost which is greater that 90 percent of the average area purchase price (iii) at an acquisition cost which is greater that 90 percent of the average area purchase price (iii) at a larget area residences), all as provided in Section 143(e) and (1)(2) of the latter of the percent for targeted area residences), all as provided in Section 143(e) and (1)(e) who has a gross family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a respectively if the purchase in the family income for a purchaser or transferee of a respectively if the purchaser of transferee of a respectively if th	re" where
Internal Neverture Section 143(d)(1); or the latter appears in Section 143(d)(1); or the latter appears in Section 143(d)(1); or 10 percent for targeted area residences), all as provided in Section 143(e) and (1)(2) of the 1 110 percent for targeted area residences), all as provided in Section 143(e) and (1)(2) of the 1 100 percent for targeted area residences), all as provided in Section 143(e) and (1)(2) of the 1 100 percent for targeted area residences), all as provided in Sections (1)(2) of the 1 100 percent for a gross family income in excess of 115% of the applicable median family income in excess of 115% of the applicable median family income (1) as a purchaser or transferree of a residence in a target are applicable median family income for a purchase or transferree of a residence in a target are applicable median family income (1) and 10 transferree has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family income in excess of 115% of the purchase provisions of the fewer than 3 individuals, all as provided in Sections 143(f) and (1) transferree has a family income for a function of the Mortgager accepts and agrees to the terms and provisions in this Tax-Excent Financing Rider and A this source for the financing Rider and A this source for the financing Rider and A family of the financing Rider.  Signature Financing Rider and A family of the financing Rider and A family o	
(iii) At an acquisition cost which is greater that 90 percent of the average area purchase price in 110 percent for targeted area residences), all as provided in Section 143(e) and (ii)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (ii)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (ii)(2) of the 20 percent for targeted area grown for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applications 143(f) and (ii) that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchase that 150 median is provided in Sections 143(f) and (ii) transferee has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (ii) internal Revenue Code in the Mortgage without prior written consecuted its successors or assigns described at the beginning of this Tax Exempt Financing Rider.  (c) Mortgager omits or misrepresents a fact that is material, including without limitation, with reprovisions of Section 143 of the Internal Revenue Code in an application for the loan secure provisions of Section 143 of the Internal Revenue Code in an application for the loan secure Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  By Signing Below, Mortgager accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgager has executed this Tax-Exempt Financing Rider and A Signature.  ERICH RICHARD DIEHL.  Signature:  ERICH RICHARD DIEHL.  KAREN DIEHL	
(iii) At an acquisition cost which is greater that 90 percent of the 143(e) and (i)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (i)(2) of the 110 percent for targeted area residences), all as provided in Section 143(e) and (i)(2) of the 110 percent for targeted area residences of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area applicable median family income for a purchaser or transferee of a residence in a target area that 100% and 140%, respectively. If the purchase that 100% and 140%, respectively. If the purchase that 100% and 140%, respectively. If the purchase that 143(f) and 140%, respectively. If the purchase that 140%, respectively. If the applicable in the 143(f) and 140%, respectively.	TT=4!C: U.LA-4
Revenue Code: or  Revenue Code: or  Revenue Code: or  (iv) Who has a gross family income in excess of 115% of the applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income (in a target are applicable median family income (in a target are to interpretable or individuals, all as provided in Sections 143(i) and (intermal Revenue Code in the Mortgage without prior written consecuted Mortgager omits or misrepresents a fact that is material, including without limitation, with a provisions of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgager.  BY SIGNING BELOW, Mortgager accepts and agrees to the terms and provisions in this Tax-Efficancing Rider.  IN WITNESS WHEREOF, the Mortgager has executed this Tax-Exempt Financing Rider and A Signature:  ERICH RICHARD DIEHL.  KAREN DIEHL  Signature:  ERICH RICHARD DIEHL.  KAREN DIEHL	aternal
Revenue Code: or  [iv] Who has a gross family income in excess of 115% of the applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 140%, respectively if the purchase that 100% and 140%, respectively. If the purchase that 140%, respectively if the purchase that 140%, respectively. If the purchase that 140%, respectively if the purchase are to income fewer than 3 individuals, all as provided in Sections 143(s) and (sections of the Mortgagor omits or misrepresents a fact that is material, including without limitation, with a provisions of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgagor.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor.  By Significant the Internal Rider and A provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature.  ERICH RICHARD DIEHL.  KAREN DIEHL	
(b) Who has a gross family income in excess of 115% of the applicable median family income applicable median family income for a purchaser or transferee of a residence in a target are applicable median family income for a purchaser or transferee of a residence in a target are that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 120% shall be substituted for 115% and 140%, respectively. If the purchase that 100% and 140%, respectively. If the purchase that 100% and 140% respectively. If the purchase in the Mortgage without prior written consecutes or its successors or assigns described at the beginning of this Tax Exempt Financing Rider. (c) Mortgagor omits or misrepresents a fact that is material, including without limitation, with a provisions of Section 143 of the Internal Revenue Code in an application for the loan secure Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-Effinancing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature:  ERICH RICHARD DIEHL.  KAREN DIEHL	515.4
applications and 120% shall be substituted for Transferee has a family of fewer than 3 individuals, all as provided in Sections 143th and than servenue Code: or  (b) Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing, with it is material, including without limitation, with it provisions of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature.  ERICH RICHARD DIEHL  KAREN DIEHL	
that 100% and 120% shall be substituted for transferee has a family of fewer than 3 individuals, all as provided in Sections 143th and transferee has a family of fewer than 3 individuals, all as provided in Sections 143th and the internal Revenue Code: or  (b) Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted its successors or assigns described at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing, with a provision of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature.  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	al, except
applicable that 100% and 120% shall be substituted for Transferee has a family of fewer than 3 individuals, all as provided in Sections 143th and than servenue Code: or  (b) Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing, with it is material, including without limitation, with it provisions of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage.  BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature.  ERICH RICHARD DIEHL  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	er or other
that 100% and transferee has a family of fewer than 3 individuals, and as provisional functional Revenue Code: or  [b] Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted its successors or assigns described at the beginning of this Tax Exempt Financing Rider. or its successors or assigns described at the beginning of this Tax Exempt Financing Rider.  [c] Mortgagor omits or misrepresents a fact that is material, including without limitation, with a provisions of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor accepts are to include the implementing regulations.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature:  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	(2) of the
Internal Revenue Code: or  [b] Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted its successors or assigns described at the beginning of this Tax Exempt Financing Rider. or its successors or assigns described at the beginning of this Tax Exempt Financing Rider.  [c] Mortgagor omits or misrepresents a fact that is material, including without limitation, with a provisions of Section 143 of the Internal Revenue Code in an application for the loan secure Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor deemed to include the implementing regulations.  BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this 30TH day of the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature:  ERICH RICHARD DIEHL KAREN DIEHL	
(b) Mortgagor fails to occupy the property described in the Mortgage without prior written consecuted or its successors or assigns described at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing Rider, or its successors or assigns described at the beginning of this Tax Exempt Financing Rider or instruction of the loan secured provisions of Section 143 of the Internal Revenue Code in an application for the loan secured Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor described to include the implementing regulations.  BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A Signature.  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	me of Fender
(c) Mortgagor omits or misrepresents a fact that is material, including without inflated provisions of Section 143 of the Internal Revenue Code in an application for the loan secure Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor deemed to include the implementing regulations.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-E Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this 30TH day of This Signature.  Signature:  ERICH RICHARD DIEHL KAREN DIEHL	1:L <b>3: 4</b>
(c) Mortgagor omits or misrepresents a fact that is material, including without inflated provisions of Section 143 of the Internal Revenue Code in an application for the loan secure Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mort deemed to include the implementing regulations.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-E Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this 30TH day of This Signature.  Signature:  ERICH RICHARD DIEHL KAREN DIEHL	,1
(c) Mortgagor omits or misrepresents a fact that is material, including without inflated provisions of Section 143 of the Internal Revenue Code in an application for the loan secure Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgagor to include the implementing regulations.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-E Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this Mortgagor has executed this Tax-Exempt Financing Rider and A Signature.  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	espect to the
Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage deemed to include the implementing regulations.  By Signing Below, Mortgagor accepts and agrees to the terms and provisions in this Tax-E Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this 30TH day of this 30TH Signature.  ERICH RICHARD DIEHL  KAREN DIEHL	i by this
Mortgage.  References are to the 1986 Internal Revenue code in effect on the date of execution of the Mortgage deemed to include the implementing regulations.  BY SIGNING BELOW. Mortgagor accepts and agrees to the terms and provisions in this Tax-E Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this 30TH day of Live Signature.  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	
References are to the 1986 Internal Revenue code in effect on the date of execution of the incide the implementing regulations.  BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this Tax-E Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A this	•
BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this fact and Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A 1999.  This	Rade and are
BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this fact and Financing Rider.  IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and A 19 99.  This 30TH day of HALV  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	
BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions in this factor of the second of the terms and provisions in this factor of the Mortgagor has executed this Tax-Exempt Financing Rider and A this	_ 1
BY SIGNING BELOW, Mortgagor accepts and agrees to discountry of ALARAMA  BY SIGNING BELOW, Mortgagor accepts and agrees to discountry financing Rider and A financing Rider and	xempc
IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and this 30TH day of HALVE Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	
IN WITNESS WHEREOF, the Mortgagor has executed this Tax-Exempt Financing Rider and this 30TH day of HALVE Signature:  Signature:  ERICH RICHARD DIEHL  KAREN DIEHL	ನನಕಾರುಣ <b>೧</b> ೩
Signature:  ERICH RICHARD DIEHL  KAREN DIEHL  KAREN DIEHL	Military and
Signature:  ERICH RICHARD DIEHL  KAREN DIEHL  KAREN DIEHL	$\cdot$ $\bigcirc$
Signature:  ERICH RICHARD DIEHL  KAREN DIEHL  KAREN DIEHL	a la V
Signature:  ERICH RICHARD DIEHL  KAREN DIEHL  KAREN DIEHL	3
ERICH RICHARD DIENL	
CALIBRATE COUNTY Of ALABAMA	
State of Alabama, County ofALABAMA	
State of Alabama. County ofALAKAMA	
State of the language for said county, in said state, nergy cardy enderiged	before me on
State of Alabama. Courty of the foregoing Rider, executed the same volumed to the same voluments.  In the undersigned, a notary public in and for said county, in said state, hereby certify that it is undersigned, a notary public in and for said county, in said state, hereby certify that it is undersigned, a notary public in and for eaching Rider, executed the same voluments.	itarily on the day
I, the undersigned, a notary public in and for said county, in said state, to me, acknowledged signed the foregoing Rider and known to me, acknowledged this day that, being informed of the contents of the foregoing Rider, executed the same voluments day that, being informed of the contents of the foregoing Rider, executed the same voluments day that, being informed of the contents of the foregoing Rider.	
this day that, being informed of the contents	
the same bears date.	
Given under my hand and official seal this 30TH day of JULY 19_22	
Given under my hand and different to the little of the lit	
Notary Public 7 10 11 M	
My Commission expires:	-