CITY

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EXHIBIT B

LOAN# 112950-3

RIDER TO THE SECURITY INSTRUMENT BETWEEN CITY FEDERAL SAVINGS AND LOAN ASSOCIATION AND THE UNDERSIGNED,

DATED

September 14, 1984

In order to induce the Lender to close the mortgage loan and disburse the mortgage funds, the undersigned covenants and agrees that they will occupy the property as their principal residence within 30 days from date hereof and will continue to do so for at least one year thereafter.

Upon Borrower's breach of this covenant Lender may, at its option, declare all sums secured by this mortgage to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall give Borrower the same notice and shall be entitled to invoke the same remedies, as set forth in Paragraph 17 of this mortgage, in addition to any and all other legal remedies available to it.

Pamela S. Core

Pamela S. Core BORROWER

BORROWER

102-157-01-0004

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