R I D E R

Anything contained herein or in the Note to the contrary notwithstanding, the Lender, its successors and assigns, and each subsequent holder of the Note, by the acceptance thereof, covenant and agree that they shall assert no claim against Borrower, its successors or assigns, for any default in the performance of any of the terms, covenants, conditions and obligations under this Mortgage and/or under the Note, but shall look solely to the Property for the satisfaction of any and all remedies which they may have by reason of any such default hereunder and/or under the Note and/or at law or in equity, and shall seek no deficiency or other judgment against Borrower, its directors, officers, agents, shareholders, successors or assigns, in the event that the Property shall be insufficient to remedy any such default.

(CONTINUED ON NEXT PAGE)