

MANUFACTURED HOME RIDER
—Certification of Affixation—

Must Be Attached to and Recorded with Mortgage

THIS CERTIFICATION is made by the undersigned, _____
_____ (individually or collectively, the "Borrower"), on this
____ day of _____, 20____, as follows:

1. Borrower purchased the manufactured home (the "Home") described as follows:

Manufacturer: _____ Model: _____
Year: _____ VIN: _____ New/Used: _____

2. Borrower purchased the Home with financing secured by the mortgage instrument to which this Affidavit is attached (the "Mortgage"), and the Home is or will be located at the property secured by the Mortgage, as more fully described in Exhibit A of the Mortgage (the "Land").
3. The Home is or Borrower intends the Home to be permanently affixed to the Land by attachment to a permanent foundation, permanently connected to appropriate residential utilities, and has had or will have the wheels, axles and tow bar or hitch removed.
4. The Home is or Borrower intends the Home to be an immovable fixture and a permanent improvement to the Land, to be assessed as real estate and occupied as a residence.
5. If the Home is currently and permanently affixed to the Land, the Department of Transportation has cancelled the Certificate of Title for the Home.
6. If the Home is not yet permanently affixed to the Land, the Borrower intends to apply to have the Department of Transportation cancel the Certificate of Title for the Home, as applicable.
7. Except as disclosed in this Certification, Borrower knows of no claim, lien or encumbrance affecting the Home, and no facts or information known to the Borrower reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

IN WITNESS WHEREOF, Borrower(s) execute this Certification on the date first written above.

WITNESS:

BORROWER:

Borrower

Borrower