

EXHIBIT FF
SONYMA RIDER TO FANNIE MAE/FREDDIE MAC MORTGAGE

SONYMA # _____

Borrower Name(s) _____

This SONYMA Rider is made this _____ day of _____, _____, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned to secure the undersigned's Note to _____ (the "Lender") of the same date. Any inconsistency between the following sections and anything contained in the Security Instrument shall mean that the terms contained in the applicable section of this Rider shall govern:

1. WORDS USED OFTEN IN THIS DOCUMENT

A) Paragraph (H) "Riders", or (I), as applicable, of this Section of the Security Instrument is supplemented by the inclusion of this SONYMA Rider.

B) Notwithstanding anything therein to the contrary, Covenant F of the 1-4 Family Rider shall not apply to the Security Instrument.

2. OWNER OCCUPANCY REQUIREMENT

The provisions of this section shall be substituted for the provisions of Section 6 of the Security Instrument.

I covenant and agree that I shall within 60 days from the date hereof and thereafter occupy the Property as my primary residence. In the event I shall fail to occupy the Property as aforesaid, then the entire principal balance together with accrued interest under the Note shall, at the option of the Lender, become immediately due and payable.

3. LENDER'S RELIANCE ON BORROWERS REPRESENTATIONS

A new covenant is added to the Security Instrument as follows:

I hereby warrant and represent that all affirmations made in the Recapture Notification and Mortgagor's Affidavit executed by me and reaffirmed as of the date hereof which have been relied upon by the Lender in the granting of the Loan that I promise to pay under the Note, are true and correct. In the event during the term of the Loan that I promise to pay under the Note it is discovered that I have made any false statements on the aforementioned affidavit, then the entire principal balance together with accrued interest under the Note shall, at the option of the Lender, become immediately due and payable.

4. LENDER'S RELIANCE ON BORROWERS SUBMISSION OF APPROPRIATE DOCUMENTATION

A new covenant is added to the Security Instrument as follows:

I hereby warrant and represent that all documents required to be delivered by me in connection with the granting of the Loan, including any and all documentation necessary for the verification of affirmations made in the Recapture Notification and Mortgagor's Affidavit executed by me and reaffirmed as of the date hereof, have been delivered by me and are in complete and correct forms as to matters set forth therein.

In the event the Lender determines this documentation was not delivered in the required manner as set forth above, I agree to execute and complete these documents as requested by the Lender. If during the term of the loan that I promise to pay under the Note I do not provide the above required documentation as requested, then the entire principal balance together with accrued interest under the Note shall, at the option of the Lender, become immediately due and payable.

5. MORTGAGE INSURANCE

The provisions of this section shall be added as the seventh paragraph of Section 10 of the Security Instrument.

No consideration will be given to my request for cancellation of Mortgage Insurance based on an increase in the appraised value of the Property.

6. LAW THAT GOVERNS THE SECURITY INSTRUMENT; WORD USAGE

Notwithstanding the provisions of Section 16 of the Security Instrument, the law that applies in the place where the Property is located shall govern the Security Instrument.

7. TRANSFER OF PROPERTY: ASSUMPTION

The provisions of this section shall be substituted for the provisions of Section 18 of the Security Instrument.

If I sell or transfer any part of the Property or interest therein without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument, (b) the creation of a purchase money security interest for household appliances, or (c) a transfer or devise, by descent or by operation of law upon the death of a joint tenant, Lender, at Lender's option, shall declare all sums secured by this Security Instrument to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory, all other requirements, including federal tax law requirements not related to the credit of such person, are met, and that the interest payable on the sums secured by this Security Instrument shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph and if my successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release me from all obligations under this Security Instrument and the Note.

If Lender requires Immediate Payment In Full under this paragraph, Lender will send me, in the manner described in Section 15 above, a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is mailed or, if it is not mailed, on the date the notice is delivered. If I do not make the required payment during that period, Lender may bring a lawsuit for "Foreclosure and Sale" under Section 22 below without giving me any further notice or demand for payment. (See Section 22 for a definition of "Foreclosure and Sale.")

Borrower

Borrower