

AGREEMENT TO EXECUTE A SECOND MORTGAGE AND NOTE

Officer / Teacher / Firefighter / Emergency Medical Technician Next Door Program participants may not own **ANY** property other than the OND/TND/FND/END home for three (3) years from the date of purchase of the OND/TND/FND/END home. Failure to comply with this (or any OND/TND/FND/END requirement may result in the remaining balance of the second mortgage becoming immediately due and payable.

I (We) agree to execute a second mortgage and Note, which will be for the amount of the discount, which HUD can call at a later date if I (we) fail to re-certify.

Buyer's Signature: _____ Date: _____