**RIDER TO MULTIFAMILY SECURITY INSTRUMENT**

**CROSS-COLLATERALIZED TRANSACTION**

**(Revised 7-30-2024)**

**[MAKE CHOICES AND COMPLETE ALL BLANKS ACCORDING TO THE INSTRUCTIONS IN THE COMMITMENT/ERLA]**

**[THE GRANTING CLAUSE WITHIN THE BODY OF THE SECURITY INSTRUMENT MUST ALSO BE MODIFIED AS SPECIFIED IN THE COMMITMENT / APPLICATION.]**

The following changes are made to the Instrument which precedes this Rider:

A. The following definitions are added to Section 1:

“**Cross-Collateralization Agreement**” means the Cross-Collateralization Agreement - Master dated as of the date of this Instrument by and among Borrower, Lender, and the Related Borrowers, as amended from time to time.

“**Related Borrower**” is defined in the Cross-Collateralization Agreement.

“**Related Indebtedness**” is defined in the Cross-Collateralization Agreement.

“**Related Loan Documents**” is defined in the Cross-Collateralization Agreement.

**“Related Security Instruments”** is defined in the Cross-Collateralization Agreement.

B. The following are added as new Sections:

**\_\_. Cross-Collateralization**. The Instrument also secures the obligations of Borrower and the Related Borrowers to pay the Related Indebtedness as well as the obligation of Borrower and the Related Borrowers to pay the Indebtedness. Borrower hereby irrevocably **[ADD IF APPLICABLE:** mortgages,**]** grants, conveys and assigns to **[CHOOSE:**Lender **OR** Trustee, in trust, with power of sale,**]** the Mortgaged Property, to secure to Lender payment of the Related Indebtedness and performance of the covenants and agreements contained in the Cross-Collateralization Agreement and in the Related Loan Documents, as well as to secure to Lender payment of the Indebtedness and performance of the covenants and agreements contained in the Loan Documents.

**\_\_. Cross-Default**. The occurrence of an “Event of Default” under the Cross-Collateralization Agreement will constitute an Event of Default under this Instrument.