

### **THREE (3) YEAR OCCUPANCY DISCLOSURE**

The rights and obligations of the Deed of Trust (the “Deed of Trust”) to which a Rider will be attached and the promissory note described in the Deed of Trust (the “Note”) which it secures are expressly made subject to a Rider. In the event of any conflict between the provisions of the Rider and the provisions of the Deed of Trust or Note, the provisions of the rider shall control.

To the extent that they are not modified by the Rider, all the terms, conditions and other provisions of the Deed of Trust and Note remain in full force and effect. The foregoing provisions are supplemented to, and do not supersede, any provisions under the Deed of Trust providing for acceleration of such loan.

1. In the event the Borrower does not occupy the property purchased with the proceeds of the loan evidenced by the Program Note as the Borrower’s principal residence for a period of three years from the date of the purchase of such property, or if the Borrower shall lease, transfer, sell or convey, in whole or in part, the Borrower’s interest in such property, the Veterans Land Board of the State of Texas, as holder of the Note, may, to the extent permitted by applicable law, require escalation of the interest rate on the Note or acceleration and immediate payment of principal of and interest due on the Note, and/or may pursue such other remedy of course of action as it may deem appropriate and in the best interest of the Veterans Housing Assistance Program.
2. The Rider shall be binding upon and inure the benefit of the parties of the Deed of Trust and their respective successors and assigns.

NOTICE TO BORROWER:

DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT.

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Borrower’s Signature

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Borrower’s Signature

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Printed Name

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Printed Name