

**MOBILE HOME REPLACEMENT PROGRAM
MORTGAGE DEED**

_____ and _____ of _____, County of _____, State of Maine (collectively, the "Owner"), for consideration paid, grants and conveys to the Maine State Housing Authority a public body corporate and politic and an instrumentality of the State of Maine with a mailing address of 353 Water Street, Augusta, Maine 04330-4633, its successors and assigns ("MaineHousing"), with mortgage covenants, to secure the repayment of _____ dollars (\$ _____) as provided in a Mobile Home Replacement Program Promissory Note of even date herewith, certain property with the address of _____, County of _____, State of Maine (the "Property") and which is more fully described as attached Exhibit A.

This mortgage is upon the statutory condition, for any breach of which the mortgagee shall have the remedies provided by law.

The Owner agrees:

1. Transfer. The Owner shall not transfer the property described above without the prior written consent of MaineHousing.
2. Completion Certificates. A default may be declared hereunder if the Owner fails to provide any Borrower/Contractor Completion, or other Certificates required under the Mobile Home Replacement Program.
3. Forbearance Not Waiver. Any forbearance by MaineHousing in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
4. Taxes and Insurance. The Owner shall pay all taxes, and assessments, if any, due on the Property and will keep the Property free from all future claims against it. The Owner shall keep the Property insured under terms as required by MaineHousing.
5. Protection of Security. If the Owner fails to pay taxes or assessments, if any, or keep the Property insured under terms as required by MaineHousing, or if the Owner fails to protect MaineHousing's interest in any other way, MaineHousing may, at its option, upon notice to the Owner, pay such sums and take such action as is necessary to protect MaineHousing's interest. Any amounts disbursed under this paragraph shall become indebtedness of the Owner secured by this Mortgage.

IN WITNESS WHEREOF, the Owner has caused this instrument to be duly executed this ____ day of _____, 2016 at _____, Maine.

Witness

Owner:

Witness

Owner:

State of Maine

County of _____, ss.

_____, 2016

Personally appeared before me the above-named _____ and _____ and acknowledged the foregoing instrument to be his/her/their free act and deed.

Print Name:

Notary Public/Attorney-at-Law

My Commission Expires: _____