

# Exhibit H

## Mortgage Revenue Bond Program

### Tax-Exempt Program Rider

This Tax-Exempt Financing Rider is made on this day of \_\_\_\_\_, and is incorporated into and shall be deemed to amend and supplement the First Mortgage (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to

Lender \_\_\_\_\_

("Lender") of the same date and covering the property described in the Security Instrument and located at:

Property Address \_\_\_\_\_

Property City \_\_\_\_\_ Property Parish \_\_\_\_\_

Property State \_\_\_\_\_ Property Zip Code \_\_\_\_\_

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

Lender, or such of its successors or assigns as may by separate instrument assume responsibility for assuring compliance by the Borrower with the provisions of this Tax Exempt Financing Rider, may require immediate payment in full of all sums secured by this Security Instrument if:

- (a) All or part of the Property is sold or otherwise transferred (other than by devise, descent or operation of law) by Borrower to a purchaser or other transferee.
  - (i) Who cannot reasonably be expected to occupy the property as a principal resident within a reasonable time after the sale or transfer, all as provided in Section 143 of the Internal Revenue Code; or
  - (ii) Who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Section 143 of the Internal Revenue Code; or
  - (iii) At an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for targeted area residences), all as provided in Section 143 of the Internal Revenue Code; or
  - (iv) Whose family income exceeds 115 percent of applicable median family income (140 percent for a family in a targeted area residence), all as provided in Section 143 of the Internal Revenue Code; or

- (b) Borrower fails to occupy the property described in the Security Instrument without prior written consent of Lender or its successors or assigns described at the beginning of this Tax Exempt Financing Rider; or
- (c) Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Internal Revenue Code in an application for a loan secured by this Security Instrument.

References are to the 1986 Internal Revenue Code in effect on the date of execution of the Security Instrument and are deemed to include the implementing regulations.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions of this Tax-Exempt Financing Rider.

Date: \_\_\_\_\_  
Borrower  
(Please Type Name): \_\_\_\_\_

Date: \_\_\_\_\_  
Borrower  
(Please Type Name): \_\_\_\_\_

Date: \_\_\_\_\_  
Borrower  
(Please Type Name): \_\_\_\_\_