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MORTGAGE DEED

MORTGAGE DEED, dated February 9, 2006, made by MARIO CANELA and MONICA CANELA, of 16B Patch Street, Danbury, CT 06810 (hereinafter referred to as "Grantor") to HOUSATONIC HABITAT FOR HUMANITY, INC., a Connecticut corporation having an office at 1 Padanaram Road, Suite 151, Danbury, CT 06811 ("Grantee").

WITNESSETH, that to secure the payment of an indebtedness in the sum of ONE HUNDRED FOUR THOUSAND SEVEN HUNDRED SEVENTY-EIGHT AND 56/100 Dollars (\$104,778.56), to be paid in accordance with a certain Note of even date attached herewith, and for good and valuable consideration the receipt and sufficiency whereof is hereby acknowledged, the Grantor hereby grants, bargains, sells and conveys to the Grantee, with MORTGAGE COVENANTS, the following property (hereinafter referred to as the "premises"):

SEE SCHEDULE A ATTACHED HERETO AND MADE A PART HEREOF

TO HAVE AND TO HOLD said premises unto the Grantee, and the heirs, successors and assigns of the Grantee forever, for the purpose of securing the payment of said Note.

AND the Grantor covenants with the Grantee as follows:

1. The Grantor shall pay the indebtedness as provided in the Note.
2. The Grantor warrants that the Grantor has good and indefeasible title to the premises, in fee simple; that the Grantor is seized and possessed of the premises and every part thereof, and has the right to convey the same; and that the Grantor shall forever warrant and defend the title to the premises unto the Grantee and the heirs, executors, administrators, legal representatives, successors or assigns of the Grantee against all lawful claims of all persons.
3. The Grantor shall have the right to prepay the indebtedness evidenced by the Note, in whole or in part, without penalty.
4. Notices and demands or requests shall be in writing and may be served in person or by mail.
5. This Mortgage Deed shall be governed by the laws of Connecticut and may not be changed or terminated orally. The covenants contained in this Mortgage Deed shall run with the land and bind the Grantor and their heirs, executors, administrators, legal representatives, successors and assigns of the Grantor and all subsequent owners, encumbrances, tenants and subtenants of the premises until released, and shall inure to the benefit of the Grantee and the heirs, executors, administrators, legal representatives, successors and assigns of the Grantee.
6. The Grantor shall keep the premises insured for the benefit of Grantee and shall provide evidence of such insurance.

SCHEDULE A

ALL THAT certain Unit B, in Patch Street Condominiums, a common interest community, situated in the City of Danbury, County of Fairfield and State of Connecticut, created by Declaration dated June 23, 2005, and recorded July 5, 2005, in Volume 1772 at Page 387 of the Danbury Land Records.

TOGETHER WITH the benefits, rights, privileges and easements, and SUBJECT TO the terms, conditions, agreements, covenants, restrictions, rights, reservations, easements, rules and regulations contained in the Declaration referred to above, as the same has heretofore been or may hereafter be amended of record.

SUBJECT, ALSO, TO THE FOLLOWING

1. Taxes due the City of Danbury hereinafter due and payable.
2. Any and all provisions of any ordinance, municipal regulation, public or private law, including but not limited to zoning, planning and subdivision regulations of the City of Danbury.

Default Rider

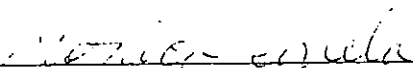
To a Mortgage from Mario Canela and Monica Canela to
Housatonic Habitat for Humanity, Inc.

Grantor(s) shall keep and maintain every covenant, condition or agreement contained in a certain Open-End Mortgage Deed dated the date hereof to Housatonic Habitat for Humanity, Inc. which mortgage is subordinate to this Open-End Mortgage Deed and was recorded simultaneously herewith in the Danbury Land Records, and failure to keep such covenants, conditions and agreements shall be a default under this Security Instrument and Lender shall be entitled to all rights and remedies as provided herein for default.

Dated at Danbury, Connecticut this 9th day of February, 2006.



Marion Canela



Monica Canela

RIDER TO MORTGAGE

This Rider is made this 9th day of February, 2006, and is incorporated into and shall be deemed to amend and supplement the Open-End Mortgage on premises located at 16B Patch Street, Danbury, Connecticut, dated February 9, 2006, (the "Mortgage") given to secure the first Note in the principal amount of \$104,778.56 from ("**Borrower**") to **Housatonic Habitat For Humanity, Inc., (the "Lender")** of even date herewith, covering the property described in the Mortgage and located at 16B Patch Street, Danbury, Connecticut, (the "Premises").

In addition to the covenants and agreements made in the Mortgage, Borrower and Lender further covenant and agree as follow:

1. Borrower covenants and agrees to occupy the Premises as Borrower's principal residence and not to permit persons other than immediate family members to occupy the Premises. Without limiting the generality of the foregoing, the Borrower shall be deemed to be in default of this covenant if:
 - a) The Borrower shall fail to reside in the Premises on a daily basis for a period of more than twenty-one (21) consecutive days; or
 - b) The Borrower establishes another residence; or
 - c) The Premises or any portion thereof is leased to anyone under a verbal or written agreement, whether or not rent is charged, except as herein provided in Section 3.
2. At the option of Lender, the Note secured hereby, together with any sums due and owing hereunder, shall become immediately due and payable upon the occurrence of any of the following which shall constitute a default hereunder:
 - a) The failure of Borrower to comply beyond any applicable grace period with each and every covenant, agreement and obligation set forth in this Mortgage or the Note;
 - b) The failure of Borrower to comply beyond any applicable grace period with each and every covenant, agreement and obligation under any note, mortgage, or other agreement between Borrower and Lender.

3. For the purposes of the Mortgage and Right of First Refusal, any leasing of the Premises whether by verbal or written lease regardless of whether any rent is charged, shall be deemed a transfer of the Premises. A transfer of the Premises or any interest therein to the other Borrower, if there is more than one Borrower, pursuant to the proper administration of the Borrower's estate upon the death of the Borrower, shall not be a violation of the provisions of the Security Instrument and Right of First Refusal, provided that the Premises continue to be used as the primary residence of such transferee as set forth in paragraph 1 of this Rider.
4. This is an "open-end" mortgage and holder hereof shall have all the rights, powers and protection to which the holder of any open-end mortgage is entitled. It is further agreed that at any time before full payment of this Mortgage, upon request of Borrower, Lender may at its option advance other sums to Borrower in amounts and at such rates of interest as Lender shall determine, and every such further advance, with interest, shall be secured by this Mortgage, provided that the amount of the principal secured by this Mortgage and remaining unpaid shall at no time exceed the original principal of such advancement shall not extend the time of repayment beyond the maturity of the original debt hereby secured.

By signing below, Borrower(s) accept(s), and agree(s) to, the terms and covenants contained in this Rider to Mortgage.

WITNESS

Sharon Wiles Dornfeld
Sharon Wiles Dornfeld

Rebecca Tate
Rebecca Tate

Sharon Wiles Dornfeld
Sharon Wiles Dornfeld

Rebecca Tate
Rebecca Tate

BORROWER

Mario Canela
Mario Canela

Monica Canela
Monica Canela

State of Connecticut :
 : ss. Danbury
County of Fairfield :

On this, the 9th day of February, 2006, before me,
Sharon Wicks Dornfeld, personally appeared Mario Canela
and Monica Canela, who executed the foregoing instrument for the
purposes therein contained, by signing their names as their free
act and deed.

In witness whereof I hereunto set my hand.

Sharon Wicks Dornfeld

Commissioner of the Superior Court
Notary Public