

**203k LOAN ADDENDUM TO THE NSP DPCCA REGULATORY AGREEMENT,  
DECLARATION OF COVENANTS AND DOWN PAYMENT ON YOUR DREAM DEED OF TRUST**

The Borrower(s) \_\_\_\_\_,

hereby acknowledges that the purchase of \_\_\_\_\_ (property address) includes a loan utilizing the 203K program.

The Borrower has entered into a contractual agreement with \_\_\_\_\_  
\_\_\_\_\_ (contractor) to effect repairs to the above property.

The Borrower and Contractor agree to notify NSP/NCI, simultaneous with notification to the FHA 203k inspector, indicating that all work is complete and ready for final inspection.

The Borrower and Contractor understand and agree that NSP reserves the right to inspect any and all repairs associated with the FHA 203k loan for the above-identified property.

**The Borrower agrees that any MOLD remediation that does not occur prior to closing MUST occur prior to occupancy of the property by the Borrower or any other person.**

The Borrower agrees that this addendum is made part of the NSP DPCCA Regulatory Agreement and Deed of Trust Note.

All communication to NSP/NCI DPCCA Loan Program regarding the above is to be forwarded to:

Department of Housing and Community Development  
NSP, Down Payment on Your Dream  
9201 Basil Court  
Suite 155  
Largo, Maryland 20774-5343  
301-883-7408  
Fax: 301-883-5291

Date: \_\_\_\_\_ Borrower: \_\_\_\_\_

Date: \_\_\_\_\_ Borrower: \_\_\_\_\_

Date: \_\_\_\_\_ Contractor: \_\_\_\_\_