

EXHIBIT 3

Use for a Supplemental (Second) Mortgage under the Freddie Mac High Leverage Loan Program.

**INSERT TO EXHIBIT A OF
MULTIFAMILY NOTE
FOR SUPPLEMENTAL (SECOND) MORTGAGE
(Revision Date 12-15-2005)**

Modifications to Multifamily Note

The following modifications are made to the text of the Note that precedes this Exhibit:

1. The following new Section 23 is hereby added to the Note:

23. Register/Transfers. Borrower or its agent shall maintain a register substantially in form and substance satisfactory to Lender (the "Register") which will reflect by book entry Lender's right, title and interest in this Note, including both principal and stated interest. Upon notification by Lender of a transfer of any interest in this Note, Borrower or its agent shall immediately make a book entry in the Register to record any such transfer. Any transfer of any interest in this Note shall be effective only upon recordation of such transfer in the Register. Failure to make such recordation, or any error with respect to such recordation, shall not affect Borrower's obligations under this Note. Borrower or its agent shall furnish to the Lender a copy of the Register upon request.