The Buyer's initial equity interest in the property is 76.24 percent, and the Seller is assigning 76.24 percent of his Installment Contract with the Veterans Administration to the Buyer. As the buyer reduces the balance of the note of fifteen thousand and 00/100 (\$15,000.00) Dollars, her percentage of equity in the property will increase by 0.792 percent for each five hundred (\$500.00) Dollars increment of indebtedness reduction of the Fifteen thousand and 00/100 (\$15,000.00) Dollar note. The Seller has agreed that at any point in time upon reasonable notice the Seller will execute additional assignments to represent the increased equity of the Buyer, provided all payments are current for the Fifteen thousand and 09/100 (\$15,000.00) Dollar note and the indebtedness to Cameron Brown Company.

The Buyer has the right of prepayment of the Fifteen thousand and 00/100 (\$15,000.00) Dollar note without penalty at any time prior to its maturity. In the event of prepayment, the Seller will execute an Assignment of his additional percentage equity in the above described property.

The Buyer will at all times abide by the terms and conditions of the Installment Contract for Sale of Real Estate dated

September 18, 1974, referred to hereinabove and attached hereto.

In the event Buyer fails, neglects, or refuses to perform, in whole or in part, any of the covenants, agreements, or oblibations herein provided upon the part of Buyer to be performed, Seller is hereby authorized and empowered at his option, without notice and at the cost of Buyer, to perform or cause to be performed, any or all of said covenants, agreements and obligations, and to expend such sums of money as may be reasonable therefor, or for any other purpose which in the opinion of Seller is reasonably necessary for the protection of Seller. All such sums of money so expended by Seller, together with interest thereon, at the rate aforesaid, from the several dates of expenditure thereof until paid, shall be become so much additional indebtedness under this Agreement, and shall be repaid by Buyer to Seller, in lawful money of the United States of America, immediately and without demand at the



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