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3. Obligor agrees that if a default shall exist for a period of thirty (30) days in the failure to pay the principal indebtedness or any installment thereof or interest thereon or in the performance of any of the terms and conditions of the obligation as modified by this agreement, Fidelity may thereupon, at its option, declare the entire principal indebtedness, with interest, immediately due and payable and may proceed to collect the same and avail itself of all the rights and remedies given to it under the obligation in the event of a default.

4. All the terms and conditions of the obligation shall continue in full force except as modified expressly by this agreement and that the statute of limitations shall not commence to run against the obligation until the expiration of the time for payment of the indebtedness as herein extended.

5. This agreement shall bind jointly and severally the heirs, executors, administrators, successors and assigns of the Fidelity and of the Obligor respectively.

IN WITNESS WHEREOF The Fidelity has caused this agreement to be executed by its duly authorized Officer and Corporation seal to be affixed, and the Obligor has hereunto set his hand and seal on the day and year first above written.

IN THE PRESENCE OF:

Sam W. King
As to Fidelity
Alfred Thomas Jr
As to Fidelity
Jacqueline H. Coody
As to Obligor
John A. Jackson
As to Obligor

FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION (SEAL)

BY: [Signature] PRESIDENT
Fidelity
Thomas J. Cely
Obligor