

8.50 per cent per annum until maturity in constant annual installments of TWELVE THOUSAND THREE HUNDRED SEVENTY-TWO DOLLARS (\$12,372.00) per month beginning on the first day of September, 1974 until the first day of December, 2003, at which time the unpaid balance of principal and interest shall be due and payable.

Further, Mortgagee and Mortgagor desire to modify and amend the above recited provisions of said note and mortgage of real estate so as to provide that prior to the initial constant installment, Mortgagor's obligation is to pay interest only on the outstanding disbursements at the rate of 8.50 per cent per annum.

Further, Mortgagee and Mortgagor desire to modify and amend the above recited provisions of said note and mortgage of real estate so as to permit the beginning of prepayment on January 1, 1989, it being specifically understood that except as herein modified and amended, the terms and provisions of said note and mortgage of real estate remain unchanged and continue in full force and effect as therein written.

Further, Mortgagee and Mortgagor desire to modify and amend the description to the security in the aforementioned mortgage of real estate so that said property will be described as herein-after set forth.

NOW, THEREFORE, the Mortgagee and Mortgagor in consideration of the premises and the sum of One Dollar (\$1.00) to each in hand paid by the other, receipt of which is hereby acknowledged by each do hereby agree that the repayment provisions recited in the note and mortgage of real estate above referred to and as hereinafter recited should be and the same is hereby modified and amended to provide, in lieu of as above recited, as follows:

Said interest shall be payable on the first day of each month beginning on the first day of September, 1972, to and including the first day of December, 1973, unless demand for payment of principal and interest shall have been made prior thereto.