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FOURTH: INVALID PROVISIONS TO AFFECT NO OTHERS. If fulfillment of any provision hereof or any transaction related hereto, to the Loan Agreement or to the Note, at the time performance of such provisions shall be due, shall involve transcending the limit of validity prescribed by law, then ipso facto, the obligation to be fulfilled shall be reduced to the limit of such validity; and if any clause or provisions herein contained operates or would prospectively operate to invalidate this Mortgage in whole or in part, then such clause or provision only shall be held for naught, as though not herein contained, and the remainder of this Mortgage shall remain operative and in full force and effect.

FIFTH: NUMBER AND GENDER. Whenever the singular or plural number, masculine or feminine or neuter gender is used herein, it shall equally include the other.

SIXTH: MEDIUM OF PAYMENT. All payment of principal, interest and any and all other payments required or provided for herein shall be paid in lawful money of the United States which shall be legal tender in payment of all debts and dues, public and private, at the time of payment, at the ofice of the Mortgagee or at such other place as the holder of said Note may from time to time designate. Said payments shall be made at the par of exchange and net to the obligee.

SEVENTH: TRANSFER OF NOTE. In case the Note be hereafter endorsed or assigned or passed by operation of law to another

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