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23. Wherever used herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

24. At Mortgagor's election, Mortgagor may make payments due under this Note to a Bank selected by Mortgagor as a disbursing agent with instruction to apply all sums received from Mortgagor first to the payment of the Prior Mortgage and the balance to be paid to Mortgagee herein. The fees charged by the Bank for acting as a disbursing agent shall be borne by Mortgagor.

MORTGAGEE HEREBY COVENANTS AND AGREES WITH MORTGAGOR AS FOLLOWS:

25. Should Mortgagee default in making any required payment on the debt service under the Prior Mortgage, the Mortgagor shall have the right to advance the funds necessary to cure such default and all funds so advanced by Mortgagor together with interest thereon at the rate of Eighteen (18%) per cent per year shall be credited against the next installment of interest and principal due under the Note secured by this Mortgage.

IN WITNESS WHEREOF, Mortgagee has caused this instrument to be executed this 18 day of Dec, 1984.

IN THE PRESENCE OF:

Debra E Webb
Gregory A. Newell

Mary J Webb (SEAL)

Sharon R. Webb (SEAL)

Debra E Webb (SEAL)

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