

any extension of the time of the payment of the indebtedness or any other modification of the terms of the indebtedness at the instance of the then owner shall not relieve the Mortgagor of his liability on the note hereby secured or from the performance of any of the covenants and agreements contained herein whether said extension or modification be made with or without the consent of the Mortgagor;

4. In the event of change of address of the Mortgagor, the Mortgagee or the Noteholder, notice of such change of address shall be promptly forwarded to the other parties;

5. Until default is made, the said Mortgagor may retain possession of the hereinabove-described property.

The Mortgagor warrants specially the above-described property and will execute such further assurances of the same as may be requisite.

Whenever used herein, the word "Mortgagor" shall include the heirs, personal representatives and assigns of the Mortgagor or Mortgagors; "Mortgagee" shall include the successors and assigns of the Mortgagee and any substitute or successor Mortgagee. The use of any gender shall be applicable to all genders; "Noteholder" shall include the heirs, personal representatives, successors and assigns of the individual, individuals, partnership or corporation holding the beneficial interest in the note secured by this Mortgage; the use of the singular shall include the plural, and the plural may refer only to the singular.

WITNESS the following signatures and seals:

WITNESS

[Handwritten Signature]

[Handwritten Signature] (SEAL)
LUIS UMBERTO NAVARRO, Jointly
and Severally

[Handwritten Signature]

[Handwritten Signature] (SEAL)
PAULINE ELIZABETH NAVARRO, His
Wife, Jointly and Severally

