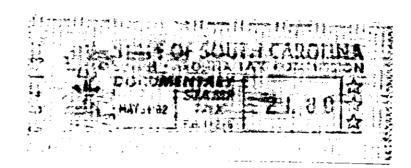
## **ADDENDUM**

(continued)

said underlying mortgage to Waco F. Childers, Jr., according to its terms and conditions for and during the term of this wrap-around mortgage. Also, wrap-around Mortgagees agree to give the wrap-around Mortgagor dollar for dollar credit for the balance due under the terms and conditions of the first mortgage to Waco F. Childers, Jr., when, and at such time, as the wrap-around Mortgagor shall pay off the within wrap-around mortgage.

In the event the wrap-around Mortgagees fail to perform under the terms and conditions of their underlying mortgage to Waco F. Childers, Jr., then, in such event, the wrap-around Mortgagor shall have the right to make said payments direct, in addition to any other consequential damages which may be incurred by the wrap-around Mortgagor due to the defaults of the wrap-around Mortgagees in failing to pay the underlying mortgage.



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