

in the manner hereinabove provided.

AND IT IS FURTHER MUTUALLY AGREED that nothing herein contained shall waive, annul, vary or affect any provision, condition, covenant or agreement contained in said Note and Deed of Trust except the manner of payment, as aforesaid, nor affect or impair any rights, powers or remedies under the said Note and Deed of Trust, or either of them.

IT WITNESS WHEREOF, the parties hereto have caused these presents to be duly executed as of the day and year first above written.

Signed, sealed, and delivered in the presence of

Mildred Thompson

Idrene B. Roy
Witnesses.

CALHOUN TOWERS, INC.

By T. B. O'Connell
Vice-President

ATTEST:

Mary L. Shaver
Secretary

Signed, sealed, and delivered in the present of

James J. Davis
[Signature]
Witnesses.

MANUFACTURERS TRUST COMPANY
By [Signature]
Assistant Vice President

ATTEST:

[Signature]
Assistant Secretary.

Approved: Federal Housing Commissioner

By: Clyde L. Powell
Clyde L. Powell, Assistant Commissioner