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assigns, crediting monthly all monthly payments received thereon by Winchester Graham, Inc., first to interest and then to principal as is done in the repayment of building and loan accounts, and the balance so arrived at shall be accepted by Winchester Graham, Inc., as a full compliance by Ralph S. DeLoach, his heirs, executors, administrators or assigns, with paragraph six (6) of said letter agreements, and as full compliance with his guarantee made in connection with the assignment of each such note and mortgage to Winchester Graham, Inc.

5. That Winchester Graham, Inc., shall segregate and reflect the interest of Ralph S. DeLoach, his heirs, executors, administrators or assigns, in and to all of said notes and mortgages upon its records and financial statements so as to preserve the same unto Ralph S. DeLoach, his heirs, executors, administrators or assigns, against the claims of all persons.

Exhibit "A" hereunto attached consisting of eight pages and describing notes and mortgages numbered serially 1 through 282; Exhibit "B" hereunto attached consisting of two pages; Exhibit "C" hereunto attached consisting of eighteen pages and describing notes and mortgages numbered serially 283 through 1081; and, Exhibit "D" hereunto attached consisting of two pages, are all incorporated in this agreement by reference and made a part hereof as fully as if each of them were set forth herein in haec verba.

THIS DECLARATION OF TRUST may be executed in several counterparts, each of which shall be deemed to be an original, and all of which shall together constitute but one and the same instrument.