

3. That the said principal sum of Six Hundred Eight Thousand One Hundred Fifty-Three and 83/100 (\$608,153.83) Dollars, with interest thereon at the rate of five and one-half (5½) per cent per annum on the unpaid balance, shall be due and payable in installments of Seven Thousand Fifty-One and 38/100 (7,051.38) Dollars on the first day of each and every month, beginning with the first day of June, 1966, and continuing until the entire indebtedness has been paid, which said monthly installments shall be applied first to interest at the aforesaid rate on the unpaid principal balance and the balance thereof applied to principal. In any event, the balance of principal (if any) remaining unpaid, plus accrued interest, shall be due and payable on July 1, 1975.

4. All sums due under said mortgages and notes referred to therein, as hereby consolidated, are payable at such place as the holder thereof may from time to time designate in writing.

5. Mortgagor reserves the following prepayment privilege:

By giving payee of this note 60 days' advance written notice, privilege is given the payor to make additional payments on the principal of this indebtedness on any date when interest becomes due and payable, in an amount not to exceed \$60,815.38, including obligatory payments required during this loan year. Additional payments in excess of \$60,815.38 may be made during the first month through the forty-eighth month by paying a premium of 2% of the additional amount so prepaid, during the forty-ninth month through the ninety-sixth month by paying a premium of 1% of the additional amount so prepaid. After the ninety-sixth month, prepayments may be made without premium. Provided, further, that such payments shall be for the exact amount of such portion of any consecutive number of the ensuing monthly payments as would be applied to principal if these monthly payments were made when due.

The "original loan amount" shall be the sum of Six Hundred Eight Thousand One Hundred Fifty-Three and 83/100 (\$608,153.83) Dollars. The loan term shall begin with the second mortgage hereinabove referred to.

6. Mortgagor hereby covenants and agrees to pay the said principal sum of Six Hundred Eight Thousand One Hundred Fifty-Three and 83/100 (\$608,153.83) Dollars, with interest thereon at the times and in the manner herein set forth, and also agrees to comply with all of the other terms and provisions in said notes and mortgages, except as herein modified.

7. The security of said Notes and Mortgages shall not be impaired by anything herein contained, but whenever the terms, provisions, covenants and conditions of this Agreement conflict in any way with the terms, provisions, covenants or conditions of the Notes or Mortgages, or any of them, the terms,