No. 7.

Provided the opligors herein named maintain ownership of this property, they will be allowed to make payments beyond 20% of the amount of the loan in any year without penalty, if the loan is not refinanced at another lending institution.

It being the intention that so long as the Obligors comply with the above conditions they shall have the right to anticipate the full amount at any time without penalty.

Agreement Recorded arch 31, 1970 at 8:46 A. M., #21280.