BOOK 1598 PAGE 159

ADDITIONAL LOAN AGREEMENT PROVISION

CALL OPTION — The Lender has the option to demand that the balance due on this loan be paid in full on the third anniversary date of the loan date of this loan and annually on each subsequent anniversary date. If this option is exercised, Borrower(s) will be given written notice of the election at least 90 days before payment in full is due. If payment is not made when due, Lender has the right to exercise any of the remedies permitted under this agreement or mortgage, deed of trust, or deed to secure debt that secures this loan.

RECORDEL

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