

Provided, however, if at the time this Note and Mortgage are acquired by Life Insurance Company of Georgia, the amount advanced hereunder shall be less than Five Hundred Thousand and No/100 (\$500,000.00) Dollars, the outstanding principal will bear interest at Nine and three-fourths (9 3/4%) per cent per annum from the date of acquisition until July 1, 1975, after which time the monthly installments of principal and interest shall begin on July 1, 1975, in an amount sufficient to amortize the entire indebtedness over a twenty-three (23) year term. But in no event, shall the final installment of principal and interest be due later than June, 1998.

2. After eleven (11) years measured from the date of payment of the first installment of principal and interest, privilege is reserved to pay the entire principal owing hereunder on any installment paying date upon giving the holders hereof ninety(90) days prior written notice of intention so to do, and upon payment of premiums according to the following schedule: Five (5%) per cent of the amount prepaid if prepaid during the twelfth such year; such premium declining one-half of one per cent (1/2 of 1%) each year thereafter. Any prepayment thereafter shall be subject to a One (1%) per cent charge.

3. That the property which is the security for said Note and described in aforesaid Mortgage is now modified and amended to reflect additional property and is described in Schedule A attached hereto.

All other terms, covenants and conditions contained in said Note and Mortgage shall remain in full force and effect unless changed in writing by the parties.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this the 20th day of June, 1975.

WITNESSES:

Margaret M. Avery
Miss Street

Frank Towers Rice
FRANK TOWERS RICE