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THE RESERVE OF STREET

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succeeding month until the entire indebtedness has been paid. In any event, the balance of principal, if any, remaining unpaid plus accrued interest, shall be due and payable on November 1, 2018. The installments of interest and principal shall be applied first to interest at the rate of Seven and one-half per centum (7-1/2%) per annum upon the principal sum or so much thereof as shall from time to time remain unpaid and the balance thereof shall be applied on account of principal.

EXCEPT as herein provided, it is expressly understood and agreed that said Note, Mortgage and Regulatory Agreement shall remain otherwise in full force and effect and nothing herein shall effect or impair any rights and powers which the lender may have thereunder.

IN WITNESS WHEREOF the said parties have hereunto set their hands and seals on the date first hereinabove mentioned.

WITNESS:

Marie D. Willing

WITNESS:

WITNESS:

Larraine B. Combs Charles Rendlem

BEVERLY APARTMENTS, A LIMITED PARTNERSHIP BY JOHN LAING AMERICA, INC., GENERAL PARTNER

Secretary

SECRETARY OF HOUSING AND URBAN DEVELOPMENT Acting by and through the FEDERAL HOUSING COMMISSIONER

(Authorized Agent)