- 6. That Borrower shall pay Lender a late charge of five percent (5%) of any installment not received by Lender within fifteen (15) days after the installment is due.
- 7. That Borrower may prepay the principal balance outstanding in full or in part at any time without penalty, provided that any partial prepayment shall be applied against the principal balance outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless Lender shall otherwise agree in writing.
- 8. That all terms and provisions of said Note and Mortgage shall continue in full force and effect, except as expressly modified by this Agreement.

AND THE PROPERTY.