hereby authorized to waive, to any mortgagee the restrictions herein imposed, as to the use of any lot or area if the same shall be necessary for a loan to be made with such property as security. If any of these shall be found to be contrary to the recommendation or requirements of the Federal Housing Administration, Farmers Home Administration, Veterans Administration or other national agency granting or insuring loans, and shall render any lot in said sub-division unacceptable for any loan, the undersigned Alvin E. Smith, and/or George H. Lindsey, shall have the authority to alter, amend or void any such covenants as may be necessary to make any of the lots acceptable for such a loan or loans.

IN WITNESS WHEREOF, the undersigned has caused this instrument to
e signed this 12th day of MUEMber, 1975.
Most horn Clon E. Smith Alyin E. Smith George H. Lindsey

PZRSONALLY appeared before me
SWORN to before me this day of

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