

on their loan from the J.M. Huber Corporation shall be reduced by that amount. From that time, the new principal balance due to the J. M. Huber Corporation will bear interest at the rate of ten (10%) percent per annum, and will be payable in equal monthly installments in such an amount as would pay interest and retire the principal on a loan of the new principal balance over a period of twenty-five (25) years. Also, in the event that Robert J. Tomfohrde and Joan Tomfohrde sell their principal residence that they now own, within eighteen (18) months of the date of purchase, the said Robert J. Tomfohrde and Joan Tomfohrde shall within eighteen (18) months from the date of the purchase of the home at Lot 451, Sugar Creek Subdivision, Section II, refinance the balance due to J. M. Huber Corporation with a commercial lender and satisfy the indebtedness to J. M. Huber Corporation.

My said attorney, Arthur L. Howson, Jr., is further constitute and empowered to execute any and all promissory notes, mortgages (to include UCC security interests on personal property that may be required), loan agreements, disclosure papers, and any and all instruments and/or documents that may be necessary to consummate the said loan from J. M. Huber Corporation, to include, but not be limited to, those documents specifically enumerated hereinbelow.

2. Those instruments which have been identified so far that will have to be executed in order to consummate the loan and first mortgage lien on Lot 451, Sugar Creek Subdivision, Section II, and for which Arthur L. Howson, Jr. is hereby authorized and empowered to execute on my behalf, together with such other instruments as may be needed to consummate the said loan, are as follows:

- a. Promissory Note.
- b. Real Estate Mortgage.
- c. Uniform Commercial Code Security Agreements.
- d. Seller's and Purchaser's Settlement Sheets.

3. I further constitute and empower Arthur L. Howson, Jr. to perform all acts necessary for the negotiation of said loan and all acts necessary for the execution of the within power.

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