

20. Modifications, etc. Nothing herein contained shall be deemed to confer any rights on any person other than the parties hereto, and the Mortgagee may at any time extend this Mortgage or modify any of the provisions hereof, modify, extend or renew the Note, or extend or modify the Loan Agreement, without affecting the lien or priority of this Mortgage.

IN WITNESS WHEREOF, Mortgagor has executed and sealed this Mortgage, this 23<sup>rd</sup> day of September, 1977.

Mary Baker Reeves  
MARY BAKER REEVES

Signed, sealed and delivered  
in the presence of:

Lorely S. Rhodes  
J. Wiley Ellis