

This mortgage is being executed by the undersigned parties in order to secure those two individual notes and loans of even date by the undersigned to the mortgagee, American Federal Savings and Loan, in the amount of \$20,000.00 each, as evidenced by said notes. The undersigned parties do hereby acknowledge between themselves that they are only liable for the repayment of their individual indebtedness as evidenced by said notes and should it become necessary for one of the undersigned parties to satisfy the outstanding indebtedness of the other in order to prevent a foreclosure proceeding against the subject property, the mortgagee, its successors or assigns, is hereby authorized and directed to assign its interest in the subject notes and mortgage to the party satisfying said debt. That party would then have the option of forgiving the indebtedness of the defaulting party or exercising all of his or her collection or foreclosure privileges as the owner and holder of the notes and mortgage.

It is expressly acknowledged by and between the undersigned parties that this addendum to this mortgage instrument is entirely between the mortgagors, is being stated as a matter of clarification between the mortgagors and in no way affects the interests of the mortgagees, its successors and assigns against the undersigned.

August 9, 1982

George L. Bell
George L. Bell

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