

the 13th year at par, provided 90 days prior written notice is given; provided further that all extra payments shall be in accordance with the amortization schedule. If the note holder should make additional advances to the borrower, the prepayment option herein shall become effective upon the date of first repayment following final disbursement of such additional advances.

All sums due under said Mortgages and Notes referred to therein, as hereby consolidated, are payable at such place as the holder thereof may from time to time designate in writing.

The Mortgagor does hereby covenant and agree to pay said principal sum of One Million, One Hundred Seventy Thousand, Three Hundred Ninety-two Dollars and 65 Cents (\$1,170,392.65) with interest thereon at the times and in the manner herein set forth and also to comply with all the other terms and provisions in said Notes and Mortgages except as herein modified.

The security of said Notes and Mortgages shall not be impaired by anything herein contained, but whenever the terms, provisions, covenants and conditions of this Agreement conflict in any way with the terms, provisions, covenants or conditions of said Note or Mortgages, or any of them, the terms, provisions, covenants and conditions of this Agreement shall control and prevail. All of the terms, provisions, covenants and conditions of the said Notes and Mortgages not expressly revised or modified hereby, shall and do remain in full force and effect.

The Mortgagor does hereby represent, covenant and agree that it is now the owner of the premises hereinbefore referred to and described; and that the said Mortgages, as hereby consolidated and coordinated shall be regarded by the Mortgagor to constitute a single, valid first lien upon the said premises, to the full extent of One Million, One Hundred Seventy Thousand, Three Hundred Ninety-two Dollars and 65 Cents (\$1,170,392.65)

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