

This rider, attached to and forming a part of Mortgage for \$ 10,000.00 dated August 11, 1950, is identified therewith by the following signatures:

/s/ D. C. Ragan
(D. C. Ragan)

In addition to the agreements, covenants and conditions contained in the mortgage to which this rider is attached and of which it forms a part, it is further agreed by and between the parties hereto:

Upon request of the mortgagor, the mortgagee may hereafter, at its option, at any time before full payment of this mortgage, make further advances to the mortgagor, and any such further advance, with interest, shall be secured by this mortgage and shall be evidenced by an additional note then to be given by the mortgagor; provided, however, that the amount of principal secured by this mortgage and remaining unpaid, shall not at the time of and including any such advance exceed the original principal sum secured hereby.

The mortgagor does covenant and agree to and with the mortgagee to repay all such further advances made as aforesaid with interest; that such further advances and each note evidencing the same shall be secured by this mortgage; and that all of the covenants and agreements in this mortgage contained shall apply to such further advances as well as to the original principal sum herein recited.

The word "mortgagee" as used in this rider shall be construed to mean the owner and holder of the security instrument to which this rider is attached, or any assignee or transferee thereof. The word "mortgagor" as used in this rider shall be construed to mean the maker or makers of said security instrument, and also the vendees, devisees, successors, heirs and assigns of such mortgagor; the word "mortgage" as used in this rider shall be construed to mean the security instrument to which this rider is attached; and the word "note," as used in this rider, shall be construed to mean the instrument evidencing the debt.

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~~This instrument is subject to the provisions of the Servicemen's Readjustment Act of 1944, as amended, and Regulations issued under the Act and in effect at the time that this loan is submitted and accepted or approved for guaranty shall govern the rights, duties and liabilities of the parties to such loan, and any provisions of the instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto. Should the Veterans' Administration fail or refuse to issue its guaranty on the loan secured by this mortgage under the provisions of the Servicemen's Readjustment Act of 1944, as amended, in the amount of \$, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee hereon may, in its option, declare all sums secured by this mortgage immediately due and payable.~~

It is agreed between the parties hereto that if the mortgagor does not maintain the premises in reasonable repair the mortgagee may do so and may add to the indebtedness of the mortgagor the cost of such repairs.

Witness my hand and seal this 11th day of August in the year of our Lord one thousand nine hundred and Fifty and in the one hundred and Seventy-fifth year of the Sovereignty and Independence of the United States of America.

Signed, sealed and delivered in the presence of

D. C. Ragan

(L. S.)

Carol M. [Signature]

(L. S.)

Patrick C. [Signature]

(L. S.)

(L. S.)