

fail to keep and perform any covenant, condition or agreement herein contained or referred to, the Mortgagee is hereby irrevocably authorized and empowered, at its option and without notice to the Mortgagors, (1) to declare the entire indebtedness hereby secured immediately due and payable and (2) to foreclose this mortgage by action in a court of competent jurisdiction in accordance with the laws made and provided therefor and existing at the time of said foreclosure.

WITNESS our hands and seals, this 19 day of April, 1951

James A. Howard (SEAL)
James A. Howard
Ruth Hill Howard (SEAL)
Ruth Hill Howard

Signed, sealed and delivered in the presence of:

E. M. Verduin

Helen O. Hunt