

This rider, attached to and forming a part of a mortgage
for \$ 10,400.00 dated September 18, 1951
is identified therewith by the following signatures:

James Thomas Higgins
Willie D. Walling

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.

DOMB 20559-ED 10-48

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Witness my hand and seal this 18th day of September in the year of our
Lord one thousand nine hundred and Fifty-one and in the one hundred and Seventy-sixth
year of the Sovereignty and Independence of the United States of America.

Signed, sealed and delivered
in the presence of

James T. Thomas Higgins (L. S.)

Maureen McCreary (L. S.)

Patrick C. Faut (L. S.)

(L. S.)