

NOW, THEREFORE,

1. The Mortgagee agrees to extend the time for the payment of the unpaid principal indebtedness in the sum of \$7,146.76, with interest from March 1, 1965, at six per cent so that it shall be payable in monthly installments of \$74.26 each on the first day of each month hereafter beginning March 1, 1965, said payments to be applied first to the payment of the interest on the unpaid balance and then to the payment of principal until paid in full.

2. Except as expressly modified by this agreement, all of the other terms and conditions of the obligation shall remain in full force and effect.

3. Truluck L. Howard joins in the execution of this instrument to signify his consent to this extension and agrees that nothing herein contained shall affect the rank and priority of the mortgage of the Mortgagee.

This agreement shall bind jointly and severally the heirs, executors, administrators, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the Mortgagor, the Mortgagee, and Truluck L. Howard have caused this instrument to be executed on the day and year first above written.

In the Presence of:

Eva Lent  
Mary L. Hawkins  
As to the Mortgagee  
DeL. Harty  
Eva W. King

INDEPENDENT LIFE & ACCIDENT  
INSURANCE COMPANY  
By A. Howard Bryan (SEAL)  
MORTGAGEE  
Louie A. Waters (SEAL)  
Louie A. Waters, MORTGAGOR  
Truluck L. Howard (SEAL)  
Truluck L. Howard