

IN WITNESS WHEREOF, the Association has caused this agreement to be executed by its duly authorized officer, and the Obligor has set his hand and seal on the date and year above written.

IN THE PRESENCE OF: Beverly L. Duvall and Ruthann M. Staff
FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION
By: Gary A. Patterson
Title: President
Obligor: [Signature] (SEAL)
Obligor: [Signature] (SEAL)

IN WITNESS WHEREOF, The Association has caused this agreement to be executed by its duly authorized officer, and the Obligor has set his hand and seal on the date and year above written.

1. This agreement shall bind jointly and severally the heirs, the executors, the administrators, the successors and the assigns of the Association and of the Obligor respectively.

2. Obligor agrees that if a default shall exist for a period of fifteen (15) days in the failure to pay the principal indebtedness of any installment thereof or interest thereon or in the performance of any of the terms and conditions of the obligation as modified by this agreement, the Association may, at its option, declare the entire principal indebtedness with interest immediately due and payable and may proceed to collect same and avail itself of all rights and remedies given to it under the obligation in the event of a default.

3. All terms and conditions of the Mortgage Note and/or the Modification and Assumption Agreement shall continue in full force except as modified expressly by this agreement and the statute of limitations will not commence to run against the obligation until the expiration of the time for payment of the indebtedness as herein extended.

4. This agreement shall bind jointly and severally the heirs, the executors, the administrators, the successors and the assigns of the Association and of the Obligor respectively.

IN WITNESS WHEREOF, The Association has caused this agreement to be executed by its duly authorized officer, and the Obligor has set his hand and seal on the date and year above written.

IN THE PRESENCE OF: Beverly L. Duvall and Ruthann M. Staff
FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION
By: Gary A. Patterson
Title: President
Obligor: [Signature] (SEAL)
Obligor: [Signature] (SEAL)

(CONTINUED ON NEXT PAGE) By: T. C. Threatt, Frank B. Halter and B. O. Thomason, Jr. as Trustees of University Ridge Apt Trust