

ADDENDUM

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the assumptors promise to pay to the mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan. In payment of the mortgage guaranty insurance covering this loan and on their failure to pay it, the mortgagee may advance it for the assumptors' amount and collect it as part of the debt secured by the mortgage.

The assumptors agree that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the assumptors agree to pay the mortgagee as premium for such insurance one half of 1% of the principal balance then existing.

WITNESSES:

James S. [Signature]
Barbara S. [Signature]

Lloyd C. Eaton, III
LOYD C. EATON, III

Judy V. Eaton
JUDY V. EATON

Modification & Assumption Agreement Recorded December 8, 1972 at 9:35 A. M., #16859