

3. That the Buyers agree that each payment is due on the first day of each month with a twenty (20) day grace period given to make each monthly payment and if not received in twenty (20) days a late payment charge of 5% of monthly payment of interest and principal will incurred and charged.

4. That the Buyers agree that if the loan is paid off by the tenth day of any month, only interest at the contract rate for the exact number of days liability will be charged and if paid off after the tenth day of the month, a full month's interest at the contract rate will be charged.

5. Four and one half (4½%) percent for first three years or three (3%) percent for fourth and fifth years of the amount by which the sum of prepayments made in any such loan year exceeds twenty (20%) percent of the original principal amount of this Note.

6. That all terms and conditions as set out in the note and mortgage shall continue in full force, except as modified by this agreement.

7. That this agreement shall bind jointly and separately the successors and assigns of the Association, Buyers and Sellers, their heirs and successors and assigns.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals this 25th day of March, 1975.

WITNESSES: Family Federal Savings and Loan Association

Polina J. Smith By: W. W. Dulman, Vice President

Louise D. Dill J.H. NELSON, Seller

Lorene H. Nelson
LORENE H. NELSON, Seller

Charles T. Kent
CHARLES T. KENT, Buyer

Jean M. Kent
JEAN M. KENT, Buyer

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