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penalty shall be paid to the holder hereof on the amount of any prepayment, which prepayment charge shall be equal to two percent (2%) of the amount of any prepayment, declining by 1/2 percent for each 12-month period which shall elapse from October 1, 1989; and provided further, that any prepayment made from the proceeds of insurance or condemnation awards may be made at any time without notice or prepayment charge.

"In the event of any prepayment of principal permitted by the provisions of this Note, said prepayment shall be immediately applied to reduce the outstanding principal balance of this Note, and the balance (remaining on this Note) shall be reamortized throughout the remaining term hereof in a manner which will provide approximately equal monthly installments composed of interest and principal during said remaining term. The maker of this Note shall supply the holder hereof with a revised amortization schedule to effectuate said reamortization, which schedule shall be approved by the Secretary of Health, Education and Welfare."

(c) by deleting the fifth paragraph thereof.

3. The Mortgage is hereby further amended:

(a) by deleting Paragraph 4 thereof and substituting in lieu thereof the following:

"4. That the Loan Guarantee Agreement executed by the Mortgagor and the Secretary of Health, Education and Welfare and the Guarantee Endorsement Following Construction appended thereto, as the same were amended by that certain Amendment to Loan Guarantee Agreement dated as of November 15, 1979, are incorporated in and made a part of this Mortgage;"

(b) by deleting Paragraph 7 thereof and substituting in lieu thereof the following:

"7. That the principal balance secured hereby shall be reamortized throughout the remaining term of the Note on terms acceptable to the Secretary of Health, Education and Welfare and the Mortgagee if a partial prepayment results from an award in condemnation in accordance with the provisions of Paragraph 9 herein or from an insurance payment made in accordance with provisions of Paragraph 8 herein."

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