

ADDENDUM TO MORTGAGE

The Mortgagors and the Mortgagee covenant and agree as follows:

1. If all or any part of the subject property is sold or transferred by the Mortgagors by deed, contract of sale, Bond for Title, or lease with an option to purchase without Mortgagee's prior written consent, the Mortgagee may, at Mortgagee's option, declare all the sums secured by this mortgage to be immediately due and payable.

2. No junior mortgage may be placed on the subject property in excess of eighty (80%) percent of its fair market value. The fair market value shall be determined by an independent appraiser approved by the Mortgagee.

Matthew S. Graham
MATTHEW S. GRAHAM
Gene R. McKinney
GENE R. MCKINNEY

RECORDED APR 2 1982

at 4:39 P.M.

22198

0 1 8 0

4328 EV-2