

1984, and continuing on the first of each month thereafter for an additional four months, through and including November 1, 1984. JHM shall have the option to draw down all or any portion of the stated principal amount of \$300,000.00 from time to time, but it is the intention of all the parties to this transaction that the full amount of \$300,000.00 stated herein shall be advanced on or prior to December 1, 1984.

(ii) The principal amount of \$300,000.00 shall be amortized over a seven year period at 14% interest, providing for equal monthly payments in the amount of \$5,622.03, principal and interest, during the first 60 months of the term hereof. Such payments shall commence on December 1, 1984, and shall continue through November 1, 1989. Before the November 1, 1989 payment is made, the parties shall agree upon a new rate of interest to be payable on the remaining balance of the note. If the parties are unable to agree upon a rate of interest prior to November 1, 1989, the entire remaining balance of the note, principal and interest, shall become due and payable on such date. If the parties agree to a new rate of interest, the remaining principal balance, after the November 1, 1989 payment is made, shall be amortized at such new interest rate over the 24 month period, with equal monthly payments of principal and interest. The first such payment shall be due upon December 1, 1989, with the last payment being due on November 1, 1991.

B. The mortgage shall be amended to conform to the above described payment terms and final maturity.

C. Except as herein expressly set forth, the note and mortgage shall remain unchanged.

D. The undersigned, H. P. Rama, J.P. Patel and M. P. Patel, guarantors of the note, hereby execute this agreement to evidence their consent to the modification of the terms of such note and mortgage.