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until paid in full; and if not sooner so paid, the balance on the first day of January, 1967, said payments to be applied first to interest at the rate of four per cent, the balance to principal.

2. Obligor agrees to pay such principal indebtedness as above extended, together with interest on any unpaid balance from this date at the rate of 4% per annum, payable monthly, together with any other sums which may become due under the obligation as hereby extended.

3. Obligor agrees that if a default shall exist for a period of 30 days in the failure to pay the principal indebtedness or any installment thereof or interest thereon, or in the performance of any of the terms and conditions of the obligation as modified by this agreement, Fidelity may thereupon, at its option, declare the entire principal indebtedness, with interest, immediately due and payable, and may proceed to collect the same and avail itself of all the rights and remedies given to it under the obligation in the event of a default.

4. All the terms and conditions of the obligation shall continue in full force except as modified expressly by this agreement, and that the statute of limitations shall not commence to run against the obligation until the expiration of the time for payment of the indebtedness as herein extended.

5. This agreement is conditioned upon approval of the duly authorized representative of the Veterans Administration, and is not to become effective until so approved.

6. This agreement, when approved by the Veterans Administration as above provided, shall bind jointly and severally the heirs, executors, administrators, successors and assigns of the Fidelity and of the Obligor respectively.

IN WITNESS WHEREOF The Fidelity has caused this agreement to be

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