The failure of mortgagee to assert any of its rights hereunder at any time shall not construed as a waiver of its right to assert the same at a later date, and to enforce strict compliance with all of the terms and provisions of said note and of this mortgage.

NOW, if said mortgagor shall pay or cause to be paid to said mortgagee, its heirs or assigns, said sum of money in the above described note above mentioned, together with the interest thereof, and all future advancements with interest thereon, according to the terms and tenor of the same, then these presents shall be wholly discharged and void; and otherwise shall remain in full force and effect. But if said sum or sums of money, or any part thereof, or any interest thereon, is not paid when the same is due, or if the taxes and assessments of every nature which are or may be assessed and levied against said premises, or any part thereof, are not paid when the same are by law made due and payable, or if insurance premiums are not paid when due, then the whole of said sum and sums, and interest thereof, shall become due and payable at the option of the holder hereof, and said mortgagee shall be entitled to the possession of said premises. This mortgage shall extend to and be binding upon the heirs, executors, administrators and assigns of the respective parties.

IN WITNESS WHEREOF, said mortgagor has hereunto set its hand the day and year first above written.

ACHIEVEMENT PLACE, INC. Douglas J. Vogel, President Lester N. Procter, Vice-President Kathryn S. Black Secretary 3 Austin J.W. Gay,/ Treasurer