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172. — When one of the joint creditors is in default. all the joint creditors are in default.

*ILLUSTRATION.* — A, B and C are joint creditors of D for a sum of money. On the debt becoming due, D tenders payment to A. A refuses to accept payment. A B and C are in default as creditors.

173. — When the debtor is in default as against one of the joint creditors, he is in default as against all the joint creditors.

*ILLUSTRATION.* — A, B and C have jointly lent money to D. The money is to be repaid on demand made by any one of the creditors. A comes and demands the money from D. D does not repay it. Although A alone came and demanded the money D is in default as against A, B and C.

174. — An extension of time granted by one of the joint creditors is presumed to be an extension of time granted by all the joint creditors.

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