2. That, together with [illegible] and interest payable under the terms of the note secured [illegible] until the said note is fully paid, the foll[illegible]

[illegible]

3. If the total of the payments made [illegible] paragraph 2 preceding shall exceed the amount of payments actually made [illegible] insurance premiums, as the case may be, such excess, at the option of the Mortgagee, shall be credited [illegible] to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under [illegible] paragraph 2 preceding shall not be sufficient to pay taxes and assessments and insurance [illegible] due and payable, then the Mortgagor shall pay to the Mortgagee [illegible] the date when payment of such taxes, assessments or insurance premiums [illegible] the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the [illegible] full payment of the entire indebtedness represented thereby, the Mortgagee shall [illegible] indebtedness, credit to the account of the Mortgagor all payments made under the provisions [illegible] the Mortgagee has not become obligated to pay to the Secretary of Housing [illegible] balance remaining in the funds accumulated under the provisions of [illegible] If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered [illegible] if the property is otherwise acquired after default, the Mortgagee shall apply, at the time [illegible] of such proceedings, or at the time the property is otherwise acquired, the balance [illegible] under [illegible] of paragraph 2 preceding, as a credit against the [illegible] under the note secured hereby, and shall properly adjust any payments which [illegible]

4. That he will pay all taxes [illegible] governmental or municipal charges, fines, or impositions, for which [illegible] and in default thereof the Mortgagee may pay the same, and that he [illegible] the Mortgagee. If the Mortgagor fails to make any payments [illegible] other payments for taxes, assessments, or the like, the Mortgagee may pay the same [illegible] interest at the rate set forth in the note secured hereby from the date of such advance and shall be secured by this mortgage.

5. That he will keep the premises [illegible] and condition as they are now and will not commit or permit any waste thereof [illegible]

6. That he will keep the improvements [illegible] hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts [illegible] required by the Mortgagee and will pay promptly, when due, any premiums [illegible] which has not been made hereinbefore. All insurance shall be carried in companies [illegible] the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and [illegible] payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor [illegible] by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and [illegible] concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds [illegible] Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other [illegible] in extinguishment of the indebtedness secured hereby, all right, title [illegible] policies then in force shall pass to the purchaser or grantee.

7. That he hereby [illegible] of the mortgaged premises from and after any default hereunder, [illegible] this instrument, then the Mortgagee shall have the right [illegible] collection and expenses attending [illegible] shall apply the residue of the rents, issues [illegible]

8. That if the premises, or any part thereof, [illegible] under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this mortgage, and the note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

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