

UNIFORM COVENANTS, Borrower and Lender covenant and agrees as follows:

1. **Payment of Principal and Interest.** Borrower shall pay to Lender the principal and interest on the Note as provided by the Note and as set forth in the Mortgage.

2. **Funds for Taxes and Insurance.** Borrower shall pay to Lender the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage. Lender shall pay to Borrower the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage. Lender shall also pay to Borrower the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage. Lender shall also pay to Borrower the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage.

If the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage is not paid by Borrower, Lender shall pay the same on behalf of Borrower. Lender shall also pay to Borrower the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage.

3. **Application of Payments.** Unless otherwise provided in the Note, all payments made by Borrower under the Note shall be applied to the principal of the Note in the order set forth in the Note.

4. **Charges; Liens.** Borrower shall pay to Lender the amount of the charges and liens on the Property as provided by the Note and as set forth in the Mortgage. Lender shall also pay to Borrower the amount of the charges and liens on the Property as provided by the Note and as set forth in the Mortgage.

5. **Hazard Insurance.** Borrower shall maintain hazard insurance on the Property as provided by the Note and as set forth in the Mortgage. Lender shall also pay to Borrower the amount of the hazard insurance on the Property as provided by the Note and as set forth in the Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums.** Borrower shall keep the Property in good repair and shall pay to Lender the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage. Lender shall also pay to Borrower the amount of the taxes and insurance on the Property as provided by the Note and as set forth in the Mortgage.

7. **Protection of Lender's Security.** If Borrower is in default of any of the provisions of the Mortgage or if any other event occurs which may affect the security of the Property, Lender may take such action as is necessary to protect its interest in the Property.

8. **Inspection.** Lender may make such inspections and investigations of the Property as it may deem necessary to protect its interest in the Property.

9. **Condemnation.** If the Property is condemned, Borrower shall pay to Lender the amount of the proceeds of the condemnation in the order set forth in the Note.

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