

Mortgage of Maurice M. Ricklin and Elizabeth H. Ricklin to Fidelity Federal Savings and Loan Association dated August 14, 1974 continuation page.

12. In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagors promise to pay to the mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagors' amount and collect it as part of the debt secured by the mortgage.

The mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagors agree to pay to the mortgagee, annually, as premium for such insurance 1/4th of 1% of the principal balance then existing.

RECORDED AUG 15 '74 . 4596

1974 AUG 15 7:12

0772

4328 RV-2