

3. That if agreed with the above conditions, the note will be paid in full and interest payable under the terms of the note or credit facility, including the Maturity Date, until the date of payment until the said note is fully paid, the following:

As a result, the number of species per genus is higher than the number of genera per species.

It is also important to note that the National History Curriculum has been developed under the guidelines of the National Curriculum Framework for School Education. The framework provides for the integration of various subjects and promotes a holistic approach to learning. It emphasizes the development of critical thinking, problem-solving skills, and the ability to apply knowledge in real-life situations. The curriculum aims to instill a sense of national identity and pride, while also encouraging students to appreciate the diversity of Indian culture and history.

A loan officer may choose to make a prepayment to obtain a rate and points reduction due and payable in full prior to the maturity date of the note. The payoff will be taken at assessments next due in the most geoged by the loan servicer. Mortgagors may voluntarily prepay their loans by the number of months to elapse before the maturity date. Prepayments are subject to a prepayment penalty if the mortgagor is delinquent.

10. The following table shows the number of hours worked by each employee.

<sup>1</sup> The author would like to thank the editor and anonymous reviewers for their valuable comments and suggestions.

III. *Conclusions*—The results of this study indicate that the following conclusions can be drawn:

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Any debt or charge on the property shall be discharged by the Mortgagor prior to the date of sale.

For example, the cost of a \$1000 investment in a 10-year T-bond is expected to increase by 10% over the next year, so the expected return is 10%.

3. If the total of the payments made by the Mortgagor under *b* of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagor for taxes or other amounts of insurance premiums, as the case may be, such excess, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. It is, however, the monthly payment made by the Mortgagor under *b* of paragraph 2 preceding shall not be sufficient to pay

5. If the total of the payments made by the Mortgagor under *b* of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagor for taxes or assessments or insurance premiums, as the case may be, such excess, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payment, made by the Mortgagor under *b* of paragraph 2 preceding shall not be sufficient to pay taxes and assessments and insurance premiums, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee, or, if interest is to make up the difference, on or before the date when payment of such taxes and assessments and insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor

all payments made under the provisions of 1. of paragraph 2 hereto which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of 1. of paragraph 2 here to. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered herein, or if the property is otherwise acquired after default, the Mortgagee shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining, in the funds accumulated under 1. of paragraph 2 preceding, as a credit against the amount of principal then due and unpaid under the note secured hereby, and shall properly adjust any payments which shall have been paid under 1. of paragraph 2.

4. That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions for which payment has not been made heretofore; and in default thereof the Mortgagee may pay the same, and that he will promptly deliver the official receipts therefor to the Mortgagee. If the Mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, the Mortgagee may pay the same, and always so paid shall bear 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 in as good order and condition as they are now and will not commit or permit any waste thereon, reasonable wear and tear excepted.

6. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance or provision for payment of which has not been made hereinbefore. All insurance shall be maintained upon the property by the Mortgagor and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto less payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagor instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby created or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other disposition of the Mortgaged property in extinguishment of the indebtedness secured hereby all rights and interests of the Mortgagor in and to any such insurance policies then in force shall pass to the purchaser at auction.

7. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

8. That if the premises, or any part thereof, be condemned 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.