

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**I. Payment of Principal and Interest.** It is agreed that the principal amount of \$10,000.00 will be paid in monthly installments of \$833.33, starting January 1, 2024, and continuing through December 1, 2025. The interest rate is 5% per annum, compounded monthly.

**2. Funds for Taxes and Insurance.** Since the tax bills are sent to the owner of the property, it is the responsibility of the property owner to pay the taxes. The property owner is also responsible for paying the insurance premiums. If the property owner fails to pay the taxes or insurance premiums, the property may be subject to foreclosure or repossession by the lender.

If the date of the first bill is 1st January, then the dates of bills will be based on the due dates of tax assessments. The due dates of tax assessments are determined by the date of the tax bill. If the date of the tax bill is 1st January, then the date of the first bill will be 1st January.

The present author wishes to thank Dr. M. L. K. G. L. D. for his help in the preparation of the figures and Dr. B. R. S. B. for the Parkfield by Lands.

**Exercise 17** From the following, choose the one which is not a type of **metabolism**:  
A. Catabolism B. Anabolism C. Fermentation D. Respiration E. Photosynthesis

**3. Application of Payments.** Unless otherwise provided in the Note, all payments made by the Borrower under the Note and the grants by the Borrower to the Lender of any security interest or other collateral shall be applied first to the payment of interest accrued on the Note and then to the principal of the Note.

**4. Charges; Liens.** It is agreed that the Company shall be liable to pay all expenses and costs incurred by the lessee in connection with the operation of the vessel and the maintenance of the vessel in accordance with the provisions of this lease. The lessee shall be liable to pay all taxes, insurance premiums, port charges, pilot fees, and other expenses of the vessel as they may become due. However, the lessee shall not be liable to pay any taxes or other expenses which are the responsibility of the Master or his crew. The lessee shall be liable to pay all expenses of the vessel which are necessary for the proper operation and maintenance of the vessel, including all expenses of the vessel which are necessary for the proper operation and maintenance of the vessel and for the safety of the vessel and its crew.

**5. Hazard Instruments.** It is well known that the elements of hazard instruments are used without consideration of the physical properties of the elements required, and as a result the instruments are often unreliable. The following table gives the physical properties of the elements required in each instrument, and the table also gives the name of the instrument and the name of the manufacturer.

The author wishes to thank Dr. J. C. R. Hunt for his help in the preparation of the figures, and Mr. G. E. B. Jackson for his help in the preparation of the manuscript.

At the time of the sale of the property, the seller shall pay to the buyer a sum equal to the amount of the principal balance of the original mortgage plus interest accrued thereon up to the date of sale, less the amount of the principal balance of the new mortgage plus interest accrued thereon up to the date of sale.

Unless I am told that you are not going to make any such additions, I will proceed to prepare shall not extend or postpone the date of my return until you have done so.

For the first year, 17% of the 18-year-olds in the study were found to have been exposed to at least one type of tobacco product, and 15% reported using tobacco products on a weekly basis.

**6. Preservation and Maintenance of Property; Leaseholds; Condominiums.** Borrower shall keep the Property in good repair and shall not permit any damage or waste to occur to the Property, and shall comply with the provisions of any bylaws of the Mortgagee concerning the Property. Mortgagor shall cause Borrower to perform all of Borrower's obligations under the declaration of condominium, certificate of title, and other documents of record in the present state constituent documents.

**7. Protection of Lender's Security.** If it is necessary to make any payment or other amount payable under this Note or the Mortgagage, or if any action or proceeding is brought against the Borrower or any of the Owners of the Property, including any action brought to collect a debt or to foreclose, and/or if the Lender has any rights or interests in the Property, then Lender at Lender's option upon notice to Borrower may take and keep possession of the Property and do all such actions as are necessary to protect Lender's interest, including any and all expenses of collection or removal, removal, storage, removal, sale and delivery of the Property to third persons. Any amounts paid by Lender in connection with paragraph 7 will be deemed to consist of all the reasonable additional indebtedness of Borrower created by this Mortgagge. Unless Borrower and Lender agree otherwise in writing, such amounts shall be payable upon notice from Lender to Borrower by Lender giving payment therefor and all fees and interest from the date of disbursement at the rate stated in the Note, unless payment of amounts already paid would be contrary to law, in which event, such amounts shall bear interest at the highest rate permitted by applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or liability whatsoever.

**8. Inspection.** Lender may make or cause to be made reasonable examinations and inspections of the Property provided that Lender shall give Borrower sufficient time to do so and that Lender shall not thereby interfere with Lender's interest in the Property.

**9. Condemnation.** The proceeds of any condemnation for damages resulting from a conflict or emergency will be deposited in the Fund.

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