

This rider attached to and forming part of mortgage dated April 20 1971 identified with said mortgage by the following signatures:

*AR. [Signature]*  
*Pat & [Signature]*

The mortgagee, in order more fully to protect the security of this mortgage, does hereby covenant and agree that, in addition to the monthly payments of principal and interest payable under the terms of the note or bond secured hereby, the mortgagor will pay monthly to the mortgagee, on the dates that said principal and interest are payable, until the said note or bond is paid in full, a sum equal to one-twelfth (1/12) of the known or estimated yearly taxes and assessments levied against the herein described premises; and also one-twelfth (1/12) of the known or estimated yearly premiums that will become due and payable to maintain in force the insurance on the premises herein described. Such estimates shall be made by the mortgagee, which shall hold such monthly payments in trust, without obligation to pay interest thereon, to pay such insurance premiums, taxes and assessments when due, except as hereinafter provided. If the total of such monthly payments as made under this paragraph shall exceed the amounts of payments actually made by the mortgagee for insurance premiums, taxes and assessments, as the case may be, such excess shall be credited on subsequent monthly payments of the same nature, but if the total of such monthly payments so made under this paragraph shall be insufficient to pay insurance premiums, taxes and assessments when due, then the mortgagor shall upon demand pay to the mortgagee the amount necessary to make up the deficiency. If, in accordance with the terms and provisions of the note or bond secured hereby, the mortgagor shall make full payment of the entire indebtedness of the note or bond secured hereby, the mortgagee will, before accepting such full payment, apply in reduction of principal any and all amounts accumulated under the provisions of this paragraph. To the extent that all the provisions of this paragraph for such payments of insurance premiums, taxes and assessments to the mortgagee are complied with, the mortgagor shall be relieved from compliance with such covenants herein, and/or in the note or bond secured hereby, which provide for the payment of insurance premiums, taxes and assessments by the mortgagor; but nothing in this paragraph contained shall be construed as in anywise limiting the right of the mortgagee, at its option, to pay any insurance premiums, taxes and assessments when due. In the event of default in the payment of any instalment of insurance premiums, taxes or assessments as provided in this paragraph, or in the event of default in making payment of the amount necessary to make up a deficiency in such payments, as hereinbefore provided, the mortgagee shall have the same right at its option to invoke any and all the rights and remedies provided in the mortgage or in the note or bond secured hereby, as it would for defaults in performance of any other terms, conditions, agreements or covenants contained in the mortgage or the note or bond which it secures. Further, in the event of default under the provisions of the mortgage the mortgagee may apply any balance then remaining in the funds accumulated under the provisions of this rider for insurance premiums, taxes and assessments, as a credit against the indebtedness then remaining unpaid.

The word "mortgagee" as used in this rider shall be construed to mean the owner and holder of the security instrument to which this rider is attached, or any assignee, or transferee thereof. The word "mortgagor" as used in this rider shall be construed to mean the maker or makers of said security instrument, and also the vendees, devisees, successors, heirs and assigns of such mortgagor; and the word "mortgage" as used in this rider shall be construed to mean the security instrument to which this rider is attached.



The undersigned, a loan guaranteed under Section (501)(505) of the Servicemen's Readjustment Act of 1944, as amended, and Regulations issued under the Act and in effect thereunder, has read this loan agreement and accepted as approved for guaranty the terms, conditions and liabilities of the parties to such loan, and any other terms of the loan instrument, consistent with such Regulations are hereby acknowledged to be known by the undersigned. Should the Veterans' Administration fail to make its payment of the loan secured by this mortgage under the provisions of the Servicemen's Readjustment Act of 1944, as amended, in the amount of the principal and interest due on the loan, the undersigned, in the amount of the loan, shall, at the option of the undersigned, declare all sums secured by this mortgage to be immediately due and payable.

The mortgagor does not maintain the property insured hereunder and may add to the indebtedness of the mortgagee by the maintenance or repair of the property.

Witness my hand and seal this \_\_\_\_\_ day of April, \_\_\_\_\_ in the year of our Lord one thousand and Seventy-\_\_\_\_\_ and of the Independence of the United States of America.

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 \_\_\_\_\_ (L. S.)  
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