

THIS MORTGAGE COVENANTS THAT AS A MATERIAL PART OF THE PREMISES HEREAFTER DESCRIBED IN AN INSTRUMENT
(Or such other estate, if any, as is herein hereinafter) that he has good right and lawful authority to sell, convey
or encumber the same, and that the premises are free and clear of all liens, mortgages, judgments, taxes, assessments or
burden otherwise noted. The Mortgagee further covenants to protect and defend the same, and to insure the
premises as herein conveyed, unto the Mortgagee forever, from all claims and demands of all persons whatsoever
lawfully claiming the same or any part thereof.

The Mortgagee covenants and agrees as follows:

1. He will promptly pay the principal of and interest on the indebtedness evidenced by this note, in the
time and in the manner therein provided. Priority is reserved to power of any bank, savings institution or bank, the
entire indebtedness or any part thereof not less than the amount of one hundred and ten thousand dollars (\$100,000),
whichever is less.

2. Together with, and in addition to, the monthly payments of principal and interest payable under the terms
of the note secured hereby, he will pay to the Mortgagee as trustee (under the terms of the trust as hereinafter
stated) on the first day of each month until the said note is fully paid:

- (a) A sum equal to the ground rents, if any, and also the premiums that will have to be paid for fire and other insurance covering the premises, but such sums shall be paid in full on the first day of each month or as soon thereafter as the same are due, and the Mortgagee is notified; less all sums already paid thereon, and such sums shall be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments.
 - (b) The aggregate of the amounts payable pursuant to (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be held by the Mortgagee as trustee for the purposes stated.
 - (c) Taxes, special assessments, fire and other hazard insurance premiums.
 - (i) interest on the note secured hereby; and
 - (ii) amortization of the principal of said note.
- Any deficiency in the amount of such aggregate monthly payments shall, when made good by the Mortgagee prior to the due date of the next such payment, constitute an event of default under this mortgage. At Mortgagee's option, Mortgagee will pay a "late charge," not exceeding four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof, to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby.

3. If the total of the payments made by the Mortgagor under (a) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagee as trustee for taxes or assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items or, at the option of Mortgagee as trustee, may be refunded to the Mortgagor. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee as trustee any amount necessary to make up the deficiency. Such payment will be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. 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 as trustee shall, in making the amount of such indebtedness credit to the account of the Mortgagor any credit balance remaining under the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered

CUREHART CO'S
BUREAU

COULD BE VENTURE