

Together with all other payments...  
any way...  
and...  
connection...

**TO HAVE AND TO HOLD...**

The Mortgagor covenants and agrees...  
solely...  
are free and clear...  
ever...  
persons whomsoever...

**The Mortgagor covenants and agrees as follows:**

1. That he will promptly pay the principal amount...  
the times and in the amount...  
to one or more monthly payments...  
to maturity; provided...  
(30) days prior to payment...  
at that time it is insured...  
insurance premium charge of one per centum...  
the adjusted premium exceed the aggregate amount...  
mortgage has continued to be insured...  
to the Secretary of Housing and Urban Development...

2. That, together with...  
terms of the note secured hereby...  
is fully paid, the following sums:

- (a) An amount sufficient to provide the better part...  
and the other...  
said by the Secretary of Housing and Urban Development...
- (i) If and so long as said part of such sum...  
National Housing Act, an amount sufficient to...  
date the annual mortgage insurance premium...  
Secretary of Housing and Urban Development...  
Regulations thereunder; or
- (ii) If and so long as said part of such sum...  
development, a monthly charge (in lieu of...  
twelfth (1/12) of one-half (1/2) per centum...  
into account delinquencies of payments;
- (b) A sum equal to the ground rents...  
of fire and other hazard insurance covering...  
property (all as estimated by the Mortgagee)...  
before one (1) month prior to the date...  
such sum to be held by Mortgagee in...  
(c) All payments mentioned in the two preceding...  
single payment to be applied by the Mortgagee...  
(i) premium charges under the contract of...  
charge (in lieu of mortgage insurance...  
(ii) taxes, special assessments, fire and...  
(iii) interest on the note secured hereby; and  
(iv) amortization of the principal of said note.

Any deficiency in the amount of any such...  
to the due date of the next such payment...  
"late charge" not to exceed two cents (2c)...  
cover the extra expense involved in handling...

3. If the total of the payments made by...  
of payments actually made by the Mortgagee...  
the monthly payments made by the Mortgagee...  
pay to the Mortgagee any amount necessary...  
in accordance with the provisions of the...  
all payments made under the provisions of...  
to pay to the Secretary of Housing and...  
under the provisions of (b) of paragraph 2...  
mortgage resulting in a public sale of the...