(O)

2000 to 100

To Have and to Hote, all and singular the said property and othe Mercanes are successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises nerconstove described in fee simple absolute (or such other estate, if any, as is stated hereinizabre, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of ad liens and encumbrances whatsoever except as herein otherwise recited. The Mortgagor further covenants to a arrant and forever defend all and singular the premises as herein conveyed unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. He will promptly pay the principal of and interest in the indebtesiness evidenced by the said note, at the time and in the manner therein provided. Frivilege is reserved to prepay at any time, without premium or fee, the entire indebtesiness or any part there if not less than the amount of one installment, or one hundred dollars \$100.000 whichever is less. Prevayment in finitial he credited on the date received. Partial prepayment, there than on an installment like date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.
- 2. Together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note seque therefor he will but to the Monte case is to see our ferst a rooms of this trust as hereforefor extend on the first date for each together with the second to see a fully made.
  - (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagor is notified) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to 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 subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each menth, to be applied to the following items in the order stated:
    - (i) takes, special assessments, fire and other basard insurance premiums;
    - fire interest on the note secured hereby; and
    - (m) amortization of the principal of said note.

Any definiency in the amount of such aggregate monthly payment, shall, unless made good by the Montgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. At Mortgagoe's option, Mortgagor 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.

All fracts as fixed by each case with Merry and in the after grain data course allowed the amount of payments and consequences of the second services of the Merry and the payments and the option of Merry are assured to the Merry and the Merry and the Merry and the Merry and the payments shall not the subject to pay to the payments shall not the subject to pay to the Merry are as the option of Merry are as the pay shall be not a subject to the Merry and the transfer of the Merry and the Merry and the Merry and the second to the Merry are as the transfer of the Merry and the made within the payment with the made within the payment of days after written notice from the Merry are stand to an activity of the definition of the made of the given by made. If at any time the Merry are shall be not to the Merry are shall be compating the amount of a limit of the course find that is standard to the Merry are the find of the Merry are any order to the standard to the second find that are standard to the Merry are any order to the standard to the second find the Merry are any order to the second find the Merry are any order to the standard to the second find the Merry are any order to the second find the Merry are any order to the second find the merry are any order to the second find the merry and the second find the second find the merry and the second find the second find the second find the merry and the second find the sec



· I misery i