- 2. That, 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, on the first day of each month until the said note is fully paid, the following sums:
  - <u>ХИКЖ ХАХОКИЛЖАН, КАКИКИКИКИ КИККИ БИКИКИ КИКИКИКИ КОВИКИН КИКИКИН КИКИКИ</u>
    - ROCKTOCHENDROMAXXX
    - *wakick mak bakan kakkakikak kinki* **kinkikakikakikakika kakakaka makakikakikan anakakakakakaka kinkika kakaka ka** HANGE OF FOR XH HAND BOOK THEODY OF THE
  - (a) A sum equal to the ground rents, if any, next due, plus the promounts that with next loc me die and pasable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and a see ments next due in the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one (1) month prior to the date when such ground rents, premiums, taxis, and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said or und rents, proceeds and special assessments; and
  - (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set right;
    - *ҢЫЖЕК*ҚЫ*ҚЫМЫ* ИЯИЖКИ КИХИЖИЯ ҰЯИК ҰЯЖКИНИКИИКИЯ Ж**ЖЖ**ЖҚ**Қ ҚЕҚЕНИӨНЕК Ж**

 $oxed{f L}$  taxes, special assessments, fire and other hazard insurance premiums,

interest on the note secured hereby; and (111) amortication of the principal of said note.

Any deficiency in the amount of any such aggregate monthly payment, shall, unless made good by the Mortgagor prize to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "flate charge" not to exceed four cents (4) for each dollar (\$1) of each payment more than fifthen (15) days in arrears to

cover the extra expense involved in bandling delinquent payments

3. If the total of payments made by the Mortgagor under (g) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagee for taxes or assessments or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under (A) of paragraph 2 preceding shall not be sufficient to pay taxes and assessments and insurance premiums, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the definiency, on or before the date when payment of such taxes, assessments, or insurance premiums shall be due. 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 initial Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor albumyments medic (Bu HE ROMERS HE REFER EXTENDED FOR FOREST FOR THE SERVICE OF THE PROPERTY SERVICES FOR THE FOREST FOREST FOR THE PROPERTY OF THE **BEGING MATERIAL PROPERTY OF THE PROPERTY AND THE PROPERTY OF THE PROPERTY OF** 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 hereby, or if the property is otherwise acquired after default, the Mortgagee shall apply, at the time of the

note secured hereby, unduktel proposit acknown unappropriate with the killing from unappropriate for successible acknown and account of the contract of the co 4. That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, lines, or impositions, for which provision has not been made hereinbefore, and in default thereof the Mortgagee may pay the same, and that he will promptly deliver the official receipts therefor to the Mortgagee. If the Mortgagor fails to make any payments provided for in this section or any other payments for taxes, espessments, or the like, the Mortgagee may pay the same, and all sums so paid shall bear interest at the rate set forth in the note secured hereby

commencement of such proceedings, or at the time the property is otherwise acquired, the ballince then remaining in the funds accumulated under (a) of paragraph 2 preceding, as a credit against the amount of principal then remaining unpaid under the

from the date of such advance and shall be secured by this mortgage. 5. That he will keep the premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

- 6. That he will keep the improvements now existing or hereafter emotes on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbetore. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in tovor of and in form acceptable to the Mortsgagee. In event of loss Mortgagor will give immediate nation by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is bereby authorized and directed to make payment for such loss directly to the Wortgagee instead of to the Wortgager and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgogee at its option without to the reduction of the indebtedness hereby secured or to the restoration or repair of the property lamaged. In event of toreclosure of this mortgage or other transfer of title to the Mortgaged property in extinguishment of the infectioness secured hereby, all right, title and interest of the Mortgagor in and to any instrumer policies then in torce shall pass to the purchaser or grantee.
- 7. That he hereby assigns all the rents, issues, and profits of the mortgaged promises it in and after any default hereunder, and should legal promotings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and positis, who, after dedicting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the parament of the debt secured hereby
- 8. That if the premises, or any part thereof, be condemied under any power of eminent dansar, or acquired for a public use, the damages, proceeds, and the consplication for such acquisition, to the extent of the full amount of indebtedness upon this mortgage, and the note secured hereby remaining import are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or mit

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