(continued from the first page hereof)
guaranty insurance covering this loan and on his failure to pay it,
the mortgagee may advance it for the mortgagor's amount and collect
it as part of the debt secured by the mortgage.

The mortgagor agrees that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee as premium for such insurance one half of 1% of the principal balance then existing.

Recorded August 7, 1973 at 3:02 P. M., # 4021

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