Andrew Carrier Carlo Adams The leader and well is the leading to the healthy payments of principal and interest payable under the if the place with I first, he will give to the Morgagee, on the first day of each month until the said note in fully post if with kind over the first in parties from morgage insurance premium if this instruction.

is regime the his five for the dietor and instruction is notify charge (in lieu of a mortgage insurance premium) if they are boin to the Secretaria of Henripp and Popur Beautophinest, 48 fullows:

the state of the heads of the holder one (1) month prior to its due to provide such holder with funds to pay such premium to the The I Secretary of the State William Divelopment personne to the National Housing Act, as amended, and applicable of The Benefitted supermedial and the included respect of the property, benefit a set of a second of the filt.

paraville If and so how as said note of even date and this instrument are held by the Secretary of Housing and Urban De-It) its for each to see the line of a mottage insurance program) which shall be in an amount equal to oneto the first of the line of the control of the asserting but standing before on the note computed without taking
connectification of the first of proparations.

િલ્લું કેલ્લું કરાઈને પશુંલાઈ છે કર્યું જ રહેલાઈ છે. હિલ્લું ખેતમાં જિલ્લું ફોઇલ ૧૪૦ ફોઇલાઇલાઇલાઇ (hat will next become due and payable on policies the affire and determination continue the mortgaged property, plus taxes and assessments next due on the mortgaged I. to properly and an estimated by the Mittgagers) less all sums already paid therefor divided by the number of months to classe. hefore the Almonth 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; and c. 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 paiment to be applied by the Mortgagee to the following items in the order set forth;

(1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in liou of mortgoge insurance premium), as the case may be;

II) taxes, special assessments, fire and other hazard insurance premiums;

(III) interest on the note secured hereby; and

(IV) amortization of the principal of said note.

Any deficiency in the amount of any such aggregate monthly payment, shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed two cents (2c) for each dollar (\$1) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in handling delinquent payments.

3. It the total of the payments made by the Mortgagor under (b) 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, at the option of the Mortgager, 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 (b) 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 deficiency, 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 Merigagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor ail payments made under the provisions of ful of paragraph 2 hereof which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of (b) 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 hereby, or if the property is otherwise acquired after default, the Mortgagee shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under (b) of paragraph 2 preceding, as a credit accept the amount of principal then remaining unpaid under the note secured hereby, and shall properly adjust an convenue which shall have been made under (a) of paragraph 2.

That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, 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 an payments provided for in this section or any other payments for taxes, assessments, or the like, the Motigage of the pay the same, and all sums so paid shall bear interest at the rate set forth in the note secured heleby from the day blookfoldisheelend shall be secured by this mortgage, the aftersaid rebt and for better accuming the 5. That he will keep the premises in as good order and condition as they are now and will not commit or per-

and waste thereof, reasonable wear and tear excepted.

That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as the first head will keep the improvements now existing or hereafter erected on the mortgaged property insured as the first head when hereafter carried continuous transfer and contin The 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 dhe! 356 promiuml on such absarance provision for payment of which has not been made hereinbefore. All insursmee shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortguego Cand tripe titpe hed thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of less if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed be tasky payment for task lose directly to the Morigagee instead of to the Morigagor and Morigagee jointly, and the resistance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the andebrodiess hereby serpred or to the restoration or repair of the property damaged. In event of foreclospre of this mortgage or other transfer of title to the Mortgaged property in extinguishment of the indebtedness secured bereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default therein for and blood proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the tents, issues, and profits, who, after deducting 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 payment of the debt secured hereby.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for Joseph well the little of the full amount of indebtedness upon this mortgage, and the note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the House and shall be pold furthwith to the Mortgagee to be applied by it on account of the indebtedness se-Advisit adjugation distribution

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MORTGAGE

(8) Note et 1 11 2