

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 Mortgagor on the first day of each month until the said note is fully paid, the full sum of:

3. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

4. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

5. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

6. A sum equal to the amount of the taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property plus taxes, assessments, and other governmental charges, which may be levied or assessed against the Mortgaged property, all sums already paid thereon by the Mortgagor, less all amounts already paid thereon by the Mortgagor, but not including taxes, assessments, and other governmental charges, which may be levied or assessed against the Mortgaged property, and which have become delinquent, and which have been paid by the Mortgagor, plus interest and costs of collection and legal expenses, and

7. An amount equal to the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, plus interest and costs of collection and legal expenses, and

8. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

9. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

10. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

11. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

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12. Sixty dollars (\$60.00) plus the amount of taxes, assessments, insurance premiums, and other governmental charges, which may be levied or assessed against the Mortgaged property, and shall be paid to the Secretary of Housing and Urban Development, and the National Housing Agency, at the time of payment of the principal and interest due under the Note and the monthly payments made by the Mortgagor.

13. The total of payments made by the Mortgagor under (b) of paragraph 2 preceding shall exceed the amount of payments, if any, made by the Mortgagor for taxes or assessments or insurance premiums, as the case may be, such excess, if the Mortgagor so elects, 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 (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 Mortgaggee 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 Mortgaggee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagor shall in computing the amount of such indebtedness credit to the amount of the Mortgagor all payments made under the provisions of (a) of paragraph 2 hereof which the Mortgaggee 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 Mortgagor 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 against the amount of principal then remaining unpaid under the note secured hereby, and shall prorata adjust any payment which it shall have been made under (a) of paragraph 2.

14. 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 Mortgaggee may pay the same, and that he will promptly deliver the official receipts thereto to the Mortgaggee. If the Mortgagor fails to make any payments provided for in the note, or in any other payments for taxes, assessments, or the like, the Mortgaggee may pay the same and all such unpaid bills shall be collected at the rate set forth in the note secured hereby from the date of such advance and shall be recovered by this mortgage.

15. That he will keep the premises in as good order and condition as they are now and will not commit or permit any waste thereon during his ownership and that excepted

16. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss to fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagor, and will pay promptly, when due, any premium on such insurance policies for payment of which has not been made hereinbefore. All insurance shall be carried in companies approved by the Mortgagor and the policies and renewals thereof shall be held by the Mortgagor and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagor. In event of loss, Mortgagor will give immediate notice by mail to the Mortgaggee, who may make proof of loss at once promptly by Mortgagor and each insurance company concerned as hereby authorized and directed to make payment for such loss directly to the Mortgagor instead of to the Mortgagor and Mortgaggee jointly, and the insurance proceeds, in any part thereof, may be applied by the Mortgagor at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the Mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or lessee.

17. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgaggee shall have the right to have a receiver appointed of the rents, 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.

18. That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this mortgage, and the note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgaggee and shall be paid forthwith to the Mortgaggee to be applied by it on account of the indebtedness secured hereby, whether due or not.

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