

Seller agrees that he will on a timely basis pay the payments due First Federal Savings & Loan Association in the amount of Six Hundred Twenty-one and 65/100 (\$621.65) Dollars per month.

Inasmuch as the Seller is merely a conduit for the payment to First Federal Savings & Loan and it is the intention of the parties that at a later date legal title will flow from Seller to Buyer, notwithstanding the fact that said mortgage is in Seller's name, Buyer shall have the right to claim credit for interest paid on account of said mortgage and the taxes covering said premises on Buyer's income tax returns, and Seller agrees that they shall not claim said interest payments or taxes in Seller's income tax returns.

The premises are presently insured in the name of the Seller through the Briarcreek Homeowners Association with the premiums being paid through a regime fee payment of Seventy-one (\$71.00) Dollars per month. Buyer agrees to commence making said regime fee payments on October 1, 1984, and continue to make same throughout the term of this contract, and it is agreed that the insurance policy will remain in full force and effect in the Seller's name (in that Seller will remain a member of the Homeowners Association). By this document (non-cancellable since same is coupled with an interest in the name of Buyer), Seller authorized Buyer as attorney-in-fact for Seller to file any claim on behalf of the Seller which the Seller may have for any loss or damage to the premises covered by said insurance and to endorse any draft or check made payable to the Seller for such loss. The proceeds of said claim to be paid over to the Buyer and to belong to Buyer.

Neither Buyer nor Seller may further encumber the premises herein described without written permission of the other, and Seller agrees to hold Buyer harmless and to indemnify Buyer for any and all damages which he may sustain as a result of any lien being placed against Seller during the term of this contract. This indemnification agreement is only to the extent of any actual monetary loss incurred by Buyer as a result of a lien against Seller.