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1. Payment of Principal and Interest. [illegible]

2. Funds for Taxes and Insurance. [illegible]

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. Charges; Liens. [illegible]

5. Hazard Insurance. [illegible]

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. [illegible]

7. Protection of Lender's Security. [illegible]

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