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that the Seller shall continue to make this payment to Family Federal Savings & Loan Association and this shall be the sole responsibility of the Sellers and not the Purchasers.

3. All payments made by the Purchasers to the Sellers shall be credited first to interest then to principal.

4. A late fee of five percent (5%) of the monthly payments will be charged for all payments remaining unpaid after the due date for late charges as assessed by Family Federal Savings & Loan Association.

5. The Sellers hereby agree that the Purchasers may assume the existing mortgage to Family Federal Savings & Loan Association at any time if approved by Family Federal Savings & Loan Association provided the Purchasers pay all closing costs including Recurring and Non-recurring closing costs normally attributable to Purchasers.

6. Taxes are to be prorated as of the date of the execution of this instrument and the Purchasers agree to pay all taxes and assessments accruing after the date hereof.

7. The Purchasers agree to keep fire insurance coverage on this property in at least the amount of the unpaid balance on the indebtedness due Family Federal Savings & Loan Association reflecting Family Federal Savings & Loan Association as loss payee.

8. It is understood and agreed that this Bond for Title may be assumed without prior written approval by the Sellers.

9. Time is of the essence of this instrument, and upon failure of the Purchasers to make any payments within thirty (30) days after the due date hereof, and the Sellers giving the Purchasers ten (10) days notice of his default by registered mail at the Purchaser's last known address, the Sellers may immediately declare this contract terminated, retain all sums paid hereunder as rent and or liquidated damages and be entitled to immediate possession of the premises.

10. The Purchasers may anticipate payment in whole or in part at any time without penalty.

11. In the event the existing mortgage to Family Federal Savings & Loan

*[Handwritten signature]*  
D.M.W.

*[Handwritten initials]*  
D.M.W.

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