

8. Upon the full payment of \$5,291.08 the Seller agree to convey the hereinabove described real property to the Buyer her heirs and assigns with a general warranty fee simple deed, free and clear of encumbrances with the exception of the first mortgage to be held by the Seller.

9. The Buyer shall have the right of prepayment without penalty.

10. The Buyer hereby agree to maintain sufficient monies to pay real property taxes, home owners insurance, ectera, as they become due. The Buyer shall be responsible for the payment of any adjustment made necessary due to increase cost of said taxes and insurance.

11. It is agreed that the present home owner insurance policy shall be modified and/or renewed in the names of the Buyer when the balance of \$5,291.08 is extinguished.

12. It is agreed that in the event improvements located on the aforesaid real property and/or premises are totally destroyed before the final payment is due under this contractual agreement, the Seller shall be entitled only to that amount ordinarily be due them under the terms of this contractual agreement. It is also agreed that in the event the improvements located on the aforementioned and/or premises are partially destroyed before the fullfillment of this contractual agreement, neither of the parties shall have any right to cancel this contract and the Seller shall assign to the Buyer all of their rights to receive any insurance proceeds in respect thereof, together with all of their rights to negotiate a settlement with the insurance carrier(s) for the purpose of repairing said improvements and/or premises, it is understood that the Buyer shall assume risk of anysuch destruction pursuant to the foregoing.

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