

This rider, attached to and forming a part of Mortgage for \$ 6800.00 dated August 18, 1948

is identified therewith by the following signatures:

Randall D. Craft (Handwritten Signature)
Agnes K. Craft (Handwritten Signature)

Upon receipt of the proceeds of the mortgage... before full payment of the mortgage... further advanced... additional note or bond... of principal secured by this mortgage... ing any such advance... covenant and agree to and with the mortgagee... aforesaid with interest... shall be secured by this mortgage... contained shall apply to such further advances.

And further, the mortgagor, in order to comply with the provisions of the mortgage... does hereby covenant and agree that in addition to the payments... payable under the terms of any note or bond secured hereby... to the mortgagee, on the same day said principal... or bond is fully paid, a sum equal to the... and assessments levied against the premises... known or estimated yearly payments... insurance on the premises herein described... who shall hold such monthly payments... such insurance premiums, taxes and assessments... total of monthly payments or made under this paragraph... actually made by the mortgagee for insurance premiums... may be, such excess shall be credited on subsequent monthly payments... but if the total of such monthly payments so made under this paragraph... to pay insurance premiums, taxes and assessments when due... demand pay to the mortgagee the amount necessary to make up the deficiency... with the terms and provisions of any note or bond secured hereby... full payment of the entire indebtedness of each such note or bond... will, before accepting such full payment, apply in reduction of principal... accumulated under the provisions of this paragraph. To the extent that all the provisions... of this paragraph for such payments of insurance premiums, taxes and assessments... are complied with, the mortgagor shall be relieved from compliance with such covenants... and/or in any note or bond secured hereby, which provide for the payment of insurance premiums... taxes and assessments by the mortgagor; but nothing in this paragraph contained shall be... construed as in anywise limiting the right of the mortgagee, at its option, to pay any insurance... premiums, taxes and assessments when due. In the event of default in the payment of any... instalment of insurance premiums, taxes or assessments as provided in this paragraph, or in the... event of default in making payment of the amount necessary to make up a deficiency in such... payments, as hereinbefore provided, the mortgagee shall have the same right at its option to... invoke any and all the rights and remedies provided in the mortgage or in any note or bond... secured hereby, as it would for defaults in performance of any other terms, conditions, agree-... ments or covenants contained in the mortgage or any note or bond which it secures. Further... in the event of default under the provisions of the mortgage, the mortgagee may apply any... balance then remaining in the funds accumulated under the provisions of this rider for insurance... premiums, taxes and assessments, as a credit against the indebtedness then remaining unpaid.

The word "mortgagee" as used in this rider shall be construed to mean the owner and holder of the security instrument to which this rider is attached, or any assignee, or transferee thereof. The word "mortgagor" as used in this rider shall be construed to mean any maker or makers of said security instrument, and also the vendees, devisees, successors, heirs and assigns of such mortgagor; and the word "mortgage" as used in this rider shall be construed to mean the security instrument to which this rider is attached.