

This rider attached to and forming part of mortgage dated May 1951, for \$7,300.00 is identified with said mortgage by the following signature: *Glenn Hardeman Smith*

It is covenanted and agreed by the Mortgagor that he shall also make monthly deposits with the Mortgagee, in a non-interest bearing account, at the same times as aforesaid, of a sum equal to one-twelfth (1/12) of the estimated yearly taxes and assessments levied or to be levied against the premises herein described, together with a sum equal to one-twelfth (1/12) of the known or estimated yearly premiums necessary to maintain the insurance on the premises herein described, all as estimated by the Mortgagee. Such deposits shall be applied by the Mortgagee to the payment of such taxes, assessments and insurance premiums when due. Any insufficiency of such account to pay such taxes, assessments and insurance premiums when due shall be payable by the Mortgagor on demand. Upon default in any obligation under this paragraph, the Mortgagee may apply any excess of payments so made to any obligation when due under this mortgage, and upon such default the Mortgagee may also at its option declare the entire sum of principal and interest secured by this mortgage due and payable at once without notice. The enforceability of the covenants relating to taxes, assessments and insurance premiums herein otherwise provided shall not be affected except in so far as the obligations thereunder shall have been actually met by compliance with the terms of this paragraph.

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" shall be construed to mean the maker or makers of said security instrument, and also the grantees, devisees, successors, heirs and assigns of such Mortgagor; and the word "Mortgage" shall be construed to mean the security instrument to which this rider is attached.

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This Mortgage secures a loan guaranteed under Section (501) (505) of the Servicemen's Readjustment Act of 1944, as amended, and Regulations issued under the Act and in effect on the date that this loan is submitted and accepted or approved for guaranty shall govern the rights, duties and liabilities of the parties to such loan, and any provisions of the loan instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto. Should the Veterans' Administration fail or refuse to issue its guaranty of the loan secured by this mortgage under the provisions of the Servicemen's Readjustment Act of 1944, as amended, in the amount of \$4,380.00 within sixty days from the date of the loan would normally become eligible for such guaranty, the mortgagee herein may, at its option, declare all sums secured by this mortgage immediately due and payable.

It is agreed between the parties hereto that if the mortgagor does not maintain the premises in reasonable repair the mortgagee may do so and may add to the indebtedness any reasonable expense necessary and proper for the maintenance or repair of the security.

Witness my hand and seal this 24th day of May in the year of our Lord one thousand nine hundred and Fifty-one and in the one hundred and Seventy-fifth year of the Sovereignty and Independence of the United States of America.

Signed, sealed and delivered in the presence of

Glenn Hardeman Smith Jr. (L. S.)

[Signature] (L. S.)

Martha E. Feathers (L. S.)

(L. S.)