

5. That no building on the premises shall be removed, materially altered or demolished without the written consent of the Second Party.

6. To pay all sums, the failure to pay which may result in the acquisition of a lien prior to the lien of said mortgage, before such a prior lien may attach.

7. To pay to the mortgagee all moneys received as compensation for the taking of title or possession of the mortgaged premises or any part thereof by virtue of the right of eminent domain or in any other manner whatsoever and all moneys received as damages for injury sustained by the mortgaged premises or any part thereof;

8. If any law is hereafter passed by the state where said real estate is situated deducting from the value of land for the purpose of taxation any lien thereon, or changing in any way the laws now in force for the taxation of mortgages or debts or the interest thereon secured by mortgages for state or local purposes, or the manner of the collection of interest upon election by the Second Party, its successors or assigns, or upon each successive election following a waiver or withdrawal of previous election, if so as to affect said mortgage, to pay the principal sum remaining unpaid with accrued interest upon election by the Second Party, its successors or assigns, or upon each successive election following a waiver or withdrawal of previous election, if any there be.

9. That all other instruments now securing the payment of said indebtedness shall be and remain in full force, as security for the faithful performance of the agreements and conditions therein and herein contained, except in so far as herein expressly changed.

10. That all elevators, pipes, furnaces, heaters, ranges, mantels, gas and electric light fixtures, refrigerating apparatus, heat and power fixtures, screens, screen doors, awnings, blinds and all other fixtures of whatsoever kind or nature at present contained or hereafter placed in the buildings now or hereafter standing on said real estate are to be considered as annexed to and forming a part of the freehold.

11. To pay all costs of collection when incurred, including reasonable attorneys' fees.

12. That no further extension of the time for the payment of said indebtedness or any installment thereof made by agreement with any person now or hereafter liable for the payment of said indebtedness shall operate to release, discharge, modify, change or affect the original liability under this agreement, either in whole or in part, or any of the undersigned not a party to such agreement.

13. In addition to required payments on account of principal, the privilege is reserved of prepaying on any interest date, an amount equal to the principal portion of one or more next successively ensuing installments, not however, to exceed \$2,680.00 in any twelve consecutive months, this privilege not to be cumulative. The privilege is also reserved of prepaying the full balance of principal on any interest date subject to giving not less than thirty nor more than ninety days prior written notice and to payment of a premium of 3% if prepaid during the first two years from the date hereof, of 2% if prepaid during the third and fourth years from the date hereof, and of 1% if prepaid during the fifth year from the date hereof, said premiums to be computed upon the sum of the balance of principal then outstanding and other amounts, if any, prepaid under the first privilege during the six months preceding such full prepayment.

And it is hereby further understood and agreed that, notwithstanding any provision herein or in said note or any instrument securing the payment of all or any part of said indebtedness and interest, the total liability for payments in the nature of interest shall not exceed the limits now imposed by the usury laws of the state where said mortgage is recorded and that this instrument shall be construed by the laws of said state.

Signed and sealed this second day of November A. D. 1964

Executed and delivered in the presence of:

FLORENCE A. JOHNSON
Edward Ryan Thomas
EDWARD RYAN THOMAS

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY

Assistant Secretary
Robert G. Ward

W. E. Leary

Assistant Treasurer
Second Party

N. B. The husband and wife of each grantor should sign. If grantor is unmarried, it should be so stated.

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