

Together with all and singular the premises... any way incident or appurtenant... and including all heating, plumbing, and... connection with the real estate herein...

TO HAVE AND TO HOLD all and singular the premises... forever.

The Mortgagor covenants that he is lawfully... solute, that he has good right and lawful... are free and clear of all liens and encumbrances... ever defend all and singular the premises unto the... sons whomsoever lawfully claiming the same...

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest... the times and in the manner therein provided. Privilege is reserved... to one or more monthly payments on the principal that... to maturity; provided, however, that written notice of an intention... (30) days prior to prepayment; and, provided, further, that in the event... at that time it is insured under the provisions of the National Housing... ance premium charge of one per centum (1%) of the original principal... the adjusted premium exceed the aggregate amount of premium... gage has continued to be insured until maturity, such payments... to the Secretary of Housing and Urban Development or to such...

2. That, together with, and in addition to, the monthly payments... terms of the note secured hereby, he will pay to the Mortgagee... is fully paid, the following sums:

- (a) An amount sufficient to provide the holder hereof with funds to pay... ment and the note secured hereby are insured, or a monthly charge... held by the Secretary of Housing and Urban Development, as follows:
  - (I) If and so long as said note of even date and this instrument are... National Housing Act, an amount sufficient to reimburse... date the annual mortgage insurance premium as such... Secretary of Housing and Urban Development pursuant to the... Regulations thereunder; or
  - (II) If and so long as said note of even date and this instrument are... velopment, a monthly charge (in lieu of a mortgage insurance premium) which shall be... twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance... into account delinquencies or prepayments;
- (b) A sum equal to the ground rents, if any, next due, plus the premiums... of fire and other hazard insurance covering the mortgaged property... property (all as estimated by the Mortgagee), less all sums already... before one (1) month prior to the date when such ground rents, premiums, taxes, and assessments... such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes, and assessments;
- (c) All payments mentioned in the two preceding subsections of this paragraph and all payments... secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagee... single payment to be applied by the Mortgagee to the following items in the order set forth:
  - (I) premium charges under the contract of insurance with the Secretary of Housing and Urban... charge (in lieu of mortgage insurance premium), as the case may be;
  - (II) taxes, special assessments, fire and other hazard insurance premiums;
  - (III) interest on the note secured hereby; and
  - (IV) amortization of the principal of said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless paid... the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee shall... "late charge" not to exceed two cents (2¢) for each dollar (\$1) of such payment... cover the extra expense involved in handling delinquent payments.

3. If the total of the payments made by the Mortgagor under (1)(c),... payments actually made by the Mortgagor for taxes, assessments, and... such excess shall be credited by the Mortgagee on subsequent payments... the monthly payments made by the Mortgagor under (1) of paragraph 2... and assessments and insurance premiums, when the same shall... pay to the Mortgagee any amount necessary to make up the deficiency... taxes, assessments, or insurance premiums shall be... in accordance with the provisions of the note secured hereby; and... thereby, the Mortgagee shall, in computing the amount of such... all payments made under the provisions of (a) of paragraph 2... to pay to the Secretary of Housing and Urban Development... under the provisions of (b) of paragraph 2... mortgage resulting in a public sale of the premises covered hereby.