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vance it for the Mortgagor's amount and collect it as part of the debt secured by the mortgage.

The Mortgagors agree that after the expiration of ten years from the date hereof, the Mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the Mortgagor agrees to pay to the Mortgagee as premium for such insurance one half of 1% of the principal balance then existing.

Frank B. Ross
Charles M. Ross

Recorded September 29, 1971 at 2:54 P. M., #9314