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12. That together with, and in addition to, the monthly payments of principal, interest, taxes and insurance, payable under the terms of this mortgage, the mortgagor will pay to the mortgagee on the 1st day of each month until the indebtedness is fully paid, the sum of \$20.00, to be held by the mortgagee to be applied upon the cost of repairs, renovation, decoration, painting or any other items necessary to restore the mortgaged property to good condition in the event that the terms and conditions of the mortgage are violated and it becomes necessary for the mortgagee to either take possession of or foreclose upon the premises. Upon payment of the indebtedness the mortgagee will release to the mortgagor all such funds held in escrow.

Recorded September 12, 1973 at 4:45 P. M., # 7543

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