

be so paid or advanced by Mortgagee shall be secured by this Mortgage and bear interest at the rate of 15% per annum.

(d) That if the total of the payments made by the Mortgagor under this Paragraph shall exceed the amount of payments actually made by the Mortgagee, for the purposes set forth herein, the Mortgagee shall credit such excess on subsequent payments to be made by the Mortgagor or shall refund such excess to the Mortgagor at the option of the Mortgagee. If, however, the monthly payments made by the Mortgagor hereunder shall not be sufficient to pay the items as set forth herein, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency on or before the date when payment of such amounts shall be due. If at any time the Mortgagor shall tender to the Mortgagee in accordance with the provisions of the Note secured hereby full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated hereunder. The amount of the existing credit hereunder at the time of any transfer of the Premises shall, without assignment thereof, inure to the benefit of the successor-owner of the Premises and shall be applied under and be subject to all of the provisions hereof. If there shall be a default under any of the provisions of this Mortgage, resulting in a public sale of the Premises covered hereby, or if the Mortgagee acquires the Premises otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the Premises are otherwise acquired, the balance then remaining in the funds accumulated hereunder as a credit against the amount of principal then remaining unpaid under said Note.

6. To pay all and singular the costs, fees, and expenses of every kind, including reasonable attorneys' fees and cost of abstracts of title, incurred or expended at any time by the said Mortgagee in the foreclosure hereof, and/or in the event of any default on the part of the said Mortgagor in the making of any of the payments, or in the performance of any of the agree-