

3. That together with, and in addition to, the monthly payments of principal and interest, paid under the terms of the note secured hereby, he will pay to the Mortgagor on the first day of each month, the sum of ten dollars (\$10.00) towards the principal.

4. That he will pay to the Mortgagor, on the first day of each month, the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, to the Secretary of Housing and Urban Development, as provided by law.

5. That he will pay to the Mortgagor, on the first day of each month, the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, to the National Housing Act Fund, in accordance with the terms and conditions of the note secured hereby, to the Secretary of Housing and Urban Development, as provided by law.

6. He will pay to the Mortgagor, on the first day of each month, the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, to the Secretary of Housing and Urban Development, as provided by law.

7. He will pay to the Mortgagor, on the first day of each month, the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, to the Secretary of Housing and Urban Development, as provided by law.

8. All costs and expenses of collection, including attorney's fees and expenses, incurred by the Mortgagor in the collection of the monthly payments of principal and interest, paid under the terms of the note secured hereby, whether or not the note secured hereby is in default, shall be applied by the Mortgagor to the monthly payments of principal and interest, paid under the terms of the note secured hereby, and shall be paid by the Mortgagor to the Secretary of Housing and Urban Development, as provided by law.

9. He will pay to the Mortgagor, on the first day of each month, the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, to the Secretary of Housing and Urban Development, as provided by law.

10. He will pay to the Mortgagor, on the first day of each month, the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, to the Secretary of Housing and Urban Development, as provided by law.

*S. J. H.
J. E. L.*

11. Notwithstanding the provisions of paragraph 10, the Mortgagor may make monthly payments of principal and interest, paid under the terms of the note secured hereby, in amounts less than the amount of one-half percent of the monthly payment of principal, and interest, paid under the terms of the note secured hereby, if the Mortgagor so desires, and the amount of such monthly payment of principal and interest, paid under the terms of the note secured hereby, shall be applied to the monthly payments of principal and interest, paid under the terms of the note secured hereby, in accordance with the provisions of paragraph 10.

12. The total of payments made by the Mortgagor under 11 of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagor for taxes or assessments or insurance premiums, as the case may be, such excess of the principal amount as the option of the Mortgagor shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If however the monthly payments made by the Mortgagor under 11 of paragraph 2 preceding shall not be sufficient to pay taxes and assessments and insurance premiums, when due and payable, then the Mortgagor shall pay to the Mortgagor any amount necessary to make up the deficiency, on or before the date when payment of such taxes, assessments or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagor, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagor shall in computing the amount of such indebtedness credit to the account of the Mortgagor all payments made under the provisions of 11 of paragraph 2, except which the Mortgagor has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of 11 of paragraph 2 preceding. If there shall be a default under any of the documents of title mortgage securing a public sale of the premises covered hereby, or if the property is otherwise acquired after default, the Mortgagor shall apply at the time of the commencement of suit proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under 11 of paragraph 2 preceding, as a credit against the amount of principal then remaining unpaid under the note, or indebtedness, and subsequently add on any amount which may have been made under 11 of paragraph 2.

13. That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which he is liable in respect of the property, and in default thereof the Mortgagor may pay the same, and that he will promptly deliver the amount so paid to the Mortgagor. If the Mortgagor fails to make any payment, given him by the Mortgagor, or any other payment for taxes, assessments, or the like, the Mortgagor may pay the same and deduct the amount so paid from the note secured hereby, and shall be relieved from the debt so deducted, and shall be entitled by this mortgage.

14. That he will keep the premises in good order and condition as they are now, and will not commit or permit any waste thereof, reasonably, neat and taste excepted.

15. That he will keep the improvements now existing, or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagor, and will pay promptly, when due, any premium on such insurance or policies, the payment of which has not been made to the Mortgagor. All insurance shall be carried in companies approved by the Mortgagor and the policies and renewals thereof shall be held by the Mortgagor and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagor. In event of loss, Mortgagor will give immediate notice in mail to the Mortgagor, who may make proof of loss, if not made promptly by Mortgagor, and such insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagor instead of to the Mortgagor and Mortgagor jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagor at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the Mortgaged property, or extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or trustee.

16. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagor shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

17. That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this mortgage, and the note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagor, and shall be paid forthwith to the Mortgagor to be applied by it on account of the indebtedness secured hereby, whether due or not.