[illegible]

[illegible] payments made by the Mortgagor under (i) of paragraph 2 preceding shall exceed the amount of payments made by the Mortgagee for taxes, assessments and insurance premiums as the case may be, such excess, if the [illegible] of the Mortgagor shall be credited on subsequent payments to be made by the Mortgagor on [illegible] the Mortgage. If aforesaid monthly payments made by the Mortgagor under (i) of paragraph 2 preceding shall not be sufficient to pay taxes and assessments and insurance premiums 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 taxes, assessments and insurance premiums 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 all payments made under the provisions of (i) of paragraph 2 hereof which the Mortgagee has not been required to pay to the Secretary of Housing and Urban Development, and shall account for the funds accumulated under the provisions of (i) of paragraph 2 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 property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under (i) of paragraph 2 preceding, as a credit against the amount of principal then remaining unpaid under the note, and shall properly account for the excess, if any, to the Mortgagor.

4. That the Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged premises insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provided for in paragraph 2 hereof, or any installment thereof shall be paid so to the Mortgagee, together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, [illegible]

[illegible]

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