[illegible]

A [illegible]

I [illegible]

II [illegible]

A [illegible]

All [illegible]

[illegible]

II [illegible]

[illegible]

A [illegible]

[illegible] NAT SEC [illegible]

3. [illegible] the total of payments made by the Mortgagor under (b) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagee for taxes or assessments or insurance premiums as the case may be, such excess, if the loan is current, at 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 (b) 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, or 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 (b) of paragraph 2 hereof which the Mortgagee 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 (b) 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 property is otherwise acquired 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 the provisions of paragraph 2 hereof, as a credit against the amount of principal then remaining unpaid under the note secured hereby, and shall properly adjust the payments which shall be made under (a) of paragraph 2.

4. [illegible] municipal charges, fines, [illegible] the Mortgagee may pay [illegible] the Mortgagor. If the Mortgagor fails [illegible] the like, the [illegible] secured hereby [illegible]

5. [illegible] property insured as [illegible] contain- [illegible] pay promptly, when [illegible] All insur- [illegible] shall be held [illegible] acceptable to the Mort- [illegible] Mortgagee which may make proof of [illegible] and directed [illegible] the Mortgagee and the [illegible] the indebtedness secured [illegible] shall pay to [illegible]

[illegible] indebtedness and [illegible] shall apply the balance of the [illegible]

8. [illegible] the extent of the full amount of [illegible] assigned to the Mortgagor [illegible] to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

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