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future monthly installments of funds payable prior to the due dates of taxes, assessments and insurance premiums shall exceed the amount required to pay said taxes, assessments and insurance premiums as they fall due, such excess shall be, at Mortgagor's option, promptly repaid to Mortgagors or credited to Mortgagors monthly installments of funds. If the amount of the funds held by Mortgagee shall not be sufficient to pay taxes, assessments or insurance premiums as they fall due, Mortgagors shall pay Mortgagee any amount necessary to make up the deficiency within thirty (30) days from the date written notice is mailed by Mortgagee to Mortgagors requesting payment thereof.

6. Mortgagors shall and will forthwith insure any house and building on said lot, and keep the same insured from loss or damage by fire, in a sum at least equal to the amount of this Mortgage, and cause to be indicated thereon that Mortgagee herein is the loss payee for such sums remaining after payment to the holder of the prior note and prior mortgage (but only to the extent of any sums due hereunder). And in case they shall at any time neglect or fail so to do, then the said Mortgagee, its heirs, successors or assigns, may cause the same to be insured in its own name, and reimburse itself for the premiums and expenses of such insurance under the Mortgage. Mortgagors shall supply certificates of coverage and evidence of payment of insurance required hereunder.

7. Mortgagors (i) will not remove or demolish nor alter the design or structural character of any building now or hereafter erected upon the premises unless Mortgagee shall first consent thereto in writing; (ii) will maintain the premises in good condition and repair; (iii) will not commit or suffer waste thereof; (iv) will not cut or remove nor suffer the cutting or removal of any trees or timber on the premises (except for domestic purposes) without Mortgagee's written consent; (v) will comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the premises, and will not suffer or permit any violation thereof.

8. If Mortgagors fail to pay any claim, lien or encumbrance which is prior to this Mortgage, except the Underlying Indebtedness, fail to pay any tax, assessment, or insurance premium when due, fail to keep the premises in repair, or if the Mortgagors shall commit or permit waste, or if there be commenced any action or proceeding affecting the premises or the title thereto, then Mortgagee, at its option, may pay said claim, lien, encumbrance, tax, assessment or premium with right of subrogation thereunder, may procure such abstracts or other evidence of title as it deems necessary, may make such repairs and take such steps

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