ing four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to estify the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby.

8. If the total of the payments made by the Mortgagor under (a) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagor under (a) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagor for ground rents, taxes and assessments of insurance premiums as the ease may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become die and payable, then the Mortgagor shall pay to the Mortgager any amount necessary to make up the deficiency within thirty (30) days after written notice from the Mortgagor shall tender to the Mortgages, in scoordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgages in computing the amount of such indebtedness, shall credit to the account of the Mortgagor and remaining under the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of the story signer shall credit to the provisions covered hereby or if the Mortgages exquires the provisions of the commencement of such proceedings, or at the time the property is otherwise acquired, any credit balance secumulated under (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of the provisions of hereof. If they are shall be a default under any of the provisions of the the provisions of hereof. If they are shall be a default under any of the provisions of the provisions of the story is otherwise acquired, any credit balance secumulated under (a) of paragraph 2 hereof. If they are shall be a default under any of the provisions of the provisions of hereof are default, the Mortgages and paragraph are shall apply, at the time of the commencement of such proceedings, or at the interest accrued and unpaid and the balance to the principal then remaining unpaid on eadi note.

4. He will pay all ground rents, taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, levied upon said premises except when payment for all such items has there-tofore been made under (a) of paragraph 2 hereof, and he will promptly deliver the official receipts there-for to the Mortgages. In default thereof the Mortgages may pay the same. nicipal

5. He shall not commit or permit waste; and shall maintain the property in as good condition as at present, reasonable wear and tear excepted. Upon any failure so to maintain, Mortgagee, at its option, may cause reasonable maintenance work to be performed at the cost of Mortgagor. Any amounts paid therefor by Mortgagee shall bear interest at the rate provided for in the principal indebtedness, shall thereupon become a part of the indebtedness secured by this instrument, ratably and on a parity with all other indebtedness secured hereby, and shall be payable thirty (30) days after demand.

6. He will continuously minimish hasn'd insurance, of such type or types and amounts as Mortgages may from time to time require, on the improvements now or hereafter on said premises, and except when payment for all such premiums has theretofore been made under (a) of paragraph 2 hereof, he will promptly pay when due any premiums therefor. Upon default thereof, Mortgagee may pay the same. All linearance shall be earried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by it and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. The event of loss he will give immediate notice by mail to the Mortgagee who may make proof, of loss if not made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagee and the Mortgagee jointly. The insurance proceeds at any part thereof, may be applied by the Mortgagee and the Mortgagee instead of to the Mortgagee and the Mortgagee jointly. The insurance proceeds or any part thereof, may be applied by the Mortgagee at its option, either to the reduction of the indehtedness hereby secured or to the restoration or repair of the property in extinguishment of the debt 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 grantes.

7. Upon the request of the Mortgages the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgages for the alteration, modernization, or improve-ment at Mortgagor's request, or for maintenance of said premises, for taxes or assessments against the same and for any other purpose elsewhere authorized hereunder. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at the rate provided for in the principal indebtedness and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the Mortgagor and Mortgages. Failing to agree on the maturity, the whole of the sum or sums so advanced shall be due and payable-thirty (30) days after demand by the Mortgages. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

-8. If there shall be a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then any sums owing by the Mortgager to the Mortgages shall, at the option of the Mortgages, become immediately due and payable. The Mortgages shall then have the right to enter into the possession of the mortgaged premises and collect the rents, issues and profits thereof. In the event of any default, as herein described, this mortgage may be foreelosed. Appraisement is hereby waived.

9. The lien of this instrument shall remain in full force and effect during any postponement or exten-sion of the time of payment of the indebtedness or any part thereof secured hereby.

10. If the indebtedness secured hereby be guaranteed or insured under the Servicemen's Readjust-ment Act, as amended, such Act and Regulations issued thereinder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instru-ments executed in connection with said indebtedness which are inconsistent with said Act or Regula-tions are hereby amended to conform thereto.

Stand Strand Ball

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