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ing four per centum (4%) of any installment when paid more than filteen (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 satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby. 1

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A structure of the payments made by the Mortgagor under (a) of paragraph 2 preceding shall crossed the amount of payments actually made by the Mortgagor for ground rents, taxes and assessments or insurance premiums, as the case may be, such access shall be credited on subsequent payments to be such that an one of the mortgagor for such items. If, however, such monthly payments shall not be sufficient to pay anount necessary to make up the deficiency within thirty (30) days after written notice from the deficiency, which notice may be given by mail. If at any time the Mortgagor shall lender to the Mortgages, in accordance with the provisions of the onte secured hereby, the Mortgages in computing the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall lender to the Mortgages, in accordance with the provisions of the such excess the represented thereby, the Mortgages in computing the amount of payments to the account of the Mortgagor any credit balance remaining under the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of this mortgage resulfing in a public sale of the premises covered hereby or if the Mortgage acquires the provisions of the default, the Mortgages and eredit balance accumulated under (a) of paragraph 2 hereof. If there shall be a default mader any of the provisions of an applic sale of the premises covered hereby or if the Mortgager acquires the proporties of the variance with the provisions of the commencement of such provisions of such redevites accured and unpaid and the balance to the principal then remaining unpaid on as and 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 therefore to the Mortgages. In default thereof the Mortgages may pay the same.

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 Mortgage. Any amounts paid therefor by Mortgagee shall bear interest at the rate provided for in the principal indebtedness, shall all other 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 maintain hazard insurance, of such type or types and amounts as Mortgagee may from time to time require, on the improvements now or hereafter on said premises, and except when premiptly pay when due any premiums has therefore been made under (a) of paragraph 2 hereof, he will premiptly pay when due any premium therefor. Upon default thereof, Mortgagee may pay the same. All fnaurance shall be earlied in companies approved by the Mortgagee and the policies and renewals able to the Mortgagee. In 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 Mortgage, and each insurance company concerned is the Mortgage and the Mortgagee instead of to the Mortgage and the Mortgagee instead of to be the Mortgagee at its option, either to the reduction of the indebtedness hereby secured or to the rest of the indebtedness hereby secure or to the rest of the indebtedness hereby, secure or to the rest of the debt secure of hereby, in and to any insurance policies then in force shall pass to the purchaser or grantee.

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 Mortgagor for the alteration, modernization, or improvement 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 be are 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 in 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 Mortgagor to the Mortgagee shall, at the option of the Mortgagee, become immediately due and payable. The Mortgagee 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 foreclosed. Appraisement is hereby waived,

9. The lien of this instrument shall remain in full force and effect during any postponement or extention 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 Readjustment Act, as amended, such Act and Regulations issued thereunder 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 instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.