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 satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby.

3. If the total of the payments made by the Mortgager under (a) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgager for ground rents, taxes and assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgager for such terms. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgager shall pay to the Mortgager any amount necessary to make up the deficiency within thirty (80) days after written notice from the Mortgager shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgager in computing the amount of such indebtedness, shall credit to the accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgager any of the provisions of this provisions of the provisions of this provisions of the provisions of the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public asle of the premises covered hereby or if the Mortgages squires the propceedings, or at the time the property is otherwise acquired, any credit balance secunulated under (a) of paragraph 2 on the interest accrued and unpaid and the balance to the principal then remaining unpaid on 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 theretofore been made under (a) of paragraph 2 hereof, and he will promptly deliver the official receipts therefor to the Mortgagee. In default thereof the Mortgagee 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 Mortgager. Any amounts paid therefor by Mortgages shall been 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 (80) 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 harvafter on said premises, and except when payment for all such premiums has therefor. Upon default thereof, Mortgagee may grant and have a supermised of the second second

7. Upon the request of the Mortgages the Mortgager shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgager for the alteration, modernization, or improvement at Mortgager'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 thareby 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 indektedness and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the Mortgager and Mortgages. Failing to agree on the maturity, the whole of the sum or sums is advanced shall be due and payable thirty (80) days after demand by the Mortgages. In no event shall the mote 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 foreclosed. Appiratement is hereby waived.

9. The lien of this instrument shall remain in full force and effect during any postponement or extension 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 asid indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.

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