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 immilling 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 Mortgagor under (a) of paragraph 2 preceding shall presed the amount of payments actually made by the Mortgagor under (a) of paragraph 2 preceding shall presed the amount of payments actually made by the Mortgagor under (a) of paragraph 2 preceding shall presed the amount of payments actually made by the Mortgagor (a) of paragraph 2 preceding shall preced the amount of payments actually made by the Mortgagor (a) of paragraph 2 preceding shall preceding payments actually made by the Mortgagor (b) of paragraph 2 preceding shall preceding the Mortgagor for such thems. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagor any amount accessary to make up the deficiency within thirty (30) days after written notics from the Mortgagor shall tender to the Mortgagoe, in accordance with the provisions of the note secured hereby, full payment of the antire indebtedness represented thereby, the Mortgagor is computing the amount of provisions of (a) of paragraph 2 hereof. If there shall apply, at the imore the provisions of the provisions of the property is otherwise acquired, any credit balance acquires the proorty otherwise after default, the Mortgages shall apply, at the time of the Acoumancement of such proorty otherwise after default, the Mortgages shall apply, at the time of the accumulated nucler (a) of paragraph 2 on the interest accured and unpuid and the balance to the principal then remaining ungel on said 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 efficial receipts therefor to the Mortgages. 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, Mortgages, at its option, may cause reasonable maintenance work to be performed at the cost of Mortgager. Any amounts paid therefor by Mortgages 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.

all other indebtedness secured hereby, and shall be payable thirty (30) days after demand. 6. He will continuously maintain harard 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 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 insurance shall be carried 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 acceptsales in the Mortgagee. In event of less he will give immediate notice by mail to the Mortgagee instead of to the Mortgagee. In event of less he will give immediate notice by mail to the Mortgagee instead of to the Mortgagee. In event of less he will give immediate notice by mail to the Mortgagee instead of to the Mortgagee and the Mortgage jointly. The insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option, either to the reduction of the indekidenasis hereby, secured or to the netoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of titls to the mortgaged property in extinguishment of the debt secured hereby, all right, title and interact of the Mortgager 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 Mortgager 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 hotes shall be secured hereby on's parity with and as fally as if the advance evidenced thereby were included in the note first described above. Here and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the Mortgagor and Mortgagors. Falling to agree on the maturity, the whole of the sum or sums a advanced shall be due and payable thirty (30) days after demand by the Mortgages. In neceent shall the maturity extend beyond the ultimate maturity of the note first described above.

6. 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 Mortgage, become immediately due and payable. The Mortgage 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 extension of the time of payment of the indebtedness or any part thereof secured hereby.

10. If this indebtedness secured harshy 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 hareby amended to conform thereto.

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