ing four per centum (4%) of any installment when paid more than fifteen (18) 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.

Internetioness and all proper costs and expenses secured thereby.
5. If the total of the payments made by the Mortgager under (a) of paragraph 2 preceding shall moved the amount of payments actually made by the Mortgager for ground rents, taxes and assessments is insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be used by the Mortgager for such items. 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 and moved the mount necessary to make up the deficiency, which notice may be given by mail. If at any time the Mortgager shall be amount of the deficiency, which notice may be given by mail. If at any time the Mortgager is allowed and the backgager any computing the amount of the deficiency within theiry (30) days after written notice from the Mortgager shall tender to the Mortgager, in accordance with the provisions of the note secured hereby, the Mortgager in computing the amount of the deficiency which notice may be given by mail. If at any time the Mortgager shall tender to the Mortgager, in accordance with the provisions of the note secured hereby, the Mortgager is computing the amount of the account of the Mortgager 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 resulting in a public sais of the premises covered hereby or if the Mortgagee acquires the property of soften default, the Mortgagee shall apply, at the time of the contencement of such proceedings, or at the time the property is otherwise acquired, any credit balance accumulated under (a) of paragraph 2 on the interest accrued and unpaid and the balance to the principal then remaining unpaid 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 itema 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.

5. He shall not commit or permit waste; and shall maintain the property in as good condition as at present, reasonable wear and lear excepted. Upon any failure so to maintain, Mortgages, at its option, may cause reasonable maintenance work to be performed at the cost of Mortgagor. Any amounts paid therefor by Mortgages shall bear interest at the rate provided for in the principal indebtedness, shall therean 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 indebledness secured hereby, and shall be payable thirty (30) days after demand. 6. He will continuously maintain basard insurance, of such type or types and amounts as Mortgages may from time to time require, on the improvements now or hereafter on asid premises, and except when payment for all such premiums has therefore 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 Mortgages and the policies and renewals thereof shall be held by it and have attached thereto loss payable clauses in favor of and in form accept-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 Mortgagor, and each insurance company concerned is hereby autherized and directed to make payment for such loss directly to the Mortgages instead of to the Mortgages is its option, either to the reduction of the indeptedness hereby secured or to the re-toration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of this to go the property damaged. In event of foreclosure of this mortgage, or other transfer of the Mortgages in and to any insurance policies them in force shall pass to the purchaser or grantice.

Transe.
1. Upon the request of the Mortgages the Mortgager shall execute and deliver a supplemental noise for the sum or sums downced by the Mortgages for the alteration, modernization, or improvement al Mortgages' request, or for maintanne of said premises, for taxes or assessments against the same and for any other purpose elsewhere authorized hereander. Said note or notes shall be secured briefly on a parity with and as fully as if the advance evidenced thereby were included in the note first because of shows. Said supplemental note or notes shall be article at the rate provided for in the mortgage and kortgages. Falling to agree on the maturity, the whole of the may be agreed upon by the Mortgager and Mortgages. Falling to agree on the maturity, the whole of the note shall be due and payable thirty (80) days after demand by the Mortgages, and show the utilities maturity of the post first described above.
3. If there shall be a default in any of the terms, conditions or covenants of this mortgage, or of the host gages, become immediately due and payable. The Mortgages shall at the option of the note rink posterior of the mortgages hall be there and payable. The Mortgages shall then have the right to enter into the postession 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. Appraisment 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 accured hereby.

10, If the indebtedness secured haraby be guaranteed or insured under the Servicemen's Readjust-mant 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 instru-ments executed in connection with said indebtedness which are inconsistent with said Act or Regula-tions are hereby amended to conform thereto.

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