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 paymenta, 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 Mortgage under (a) of paragraph 2 preceding shall succeed the imount of payments actually made by the Mortgage for ground rents, taxes and assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be mortgages 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 Mortgages any amount 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 shall tender to the Mortgages, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgages resulting in a public sale of the paymines covered hereby at the Mortgage acquires the property is otherwise shall apply, at the time of the commencement of such property is otherwise after default, the Mortgage shall pay, at the time of the comparison of such property is otherwise after default, the Mortgage shall pay, at the time of the commencement of and provisions of the provisions of the provisions of the property is otherwise after default, the Mortgage shall pay, at the time of the commencement of and property is otherwise after default, the Mortgage shall pay, at the time of the commencement of and provisions of the property is otherwise after during the manual of an and pays.

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-tofors 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 Mortgagee may pay the same.

5. He shall not commit or permit waste; and shall maintain the property in as good condition as at essent, reasonable wear and tear excepted. Upon any failure so to maintain, Mortgagee, at its option, ay cause reasonable maintenance work to be performed at the cost of Mortgagor. Any amounts paid erefor by Mortgagee shall bear interest at the rate provided for in the principal indebtedness, shall ereupon become a part of the indebtedness secured by this instrument, ratably and on a parity with other indebtedness secured hereby, and shall be payable thirty (30) days after demand. .11

6. He will continuously maintain hasard 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 insurance 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 accept-able to the Mortgagee. In event of loss he will give immediate notice by mail to the Mortgagee instead of to hareof 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 at its option, either to the reduction of the indebtedges hereofy secured or to the re-toration or realis of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgager in and to any insurance policies them 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 Mortgages 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 herender. 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 abova. Said supplemental note or notes shall be ar interest at the rate provided for in the principal indebtadness and shall be payable in approximately equal monthy payments for such period as may be agreed upon by the Mortgager and Mortgages. Failing to agree on the maturity, the Mortgages. In no event shall the maturity axis 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 secure 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. 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 thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereb, 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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