due under the terms of this mortgage, together with all legal costs and charges for such sale permitted by law, ren-dering the surplus moneys (if any there should be), to the Mortgagon Upon foreclosure of this Mortgage, the Mort-gagee shall be allowed as a part of the indebtedness secured hereby, and the Mortgage gares to pay, all costs and expenses incurred in connection therewith, cost of title and tax search and the extension to date pay. All costs and entry of judgment, any such costs and expenses and other charges so incurred shall nevertheless be paid. The Mort-gagee shall be fore the entry of judgment, any such costs and expenses and other charges to incurred shall nevertheless be paid. The Mort-gagee or any party in interest, being the highest bidder, may be a purchaser at any toreclosure sale. Any election by the Mortgagee as herein provided for may be exercised immediately upon default, or at any time thereafter, and nothing shall be construed to be a waiver of such right unless evidenced by an instrument in writing to that effect duly executed by the Mortgagee.

AND THE MORTGAGOR FURTHER COVENANTS AND AGREES.

To pay the principal indebtedness with interest as in the note provided. To pay monthly unto the Mort-gages, in addition to and at the time and place for each payment of principal and interest, an installment of each of the following charges:

(a) Taxes and special assessments levied or to be levied against the property in this Mortgage described.

(b) Premiums to become due and payable for, and to renew, the insurance on said property against loss by fire and such other hazards, casualties and contingencies as herein provided for or required from time to time.

(b) Premiums to become due and payable for, and to renew, the insurance on said property against loss by fire and such other hazards, casualities and contingencies as herein provided for or required from time to time. The amount of the respective monthly installments shall be equal to the amount of the annual respective charge most this (as estimated by the Mortgagee), less all installments already paid therefor, divided by the number of monthly installments that than one month prior to the due date of any such charge and hall be subject to intrace or becoming due not later than one month prior to the due date of any such charge and thall be subject to intrace or becoming due not for grage set laters and anount sufficient for the payment thereof need to the set and payable. In no event shall the Mortgage at laters anount sufficient for the payment thereof need not its of the the number of any interest on any amount paid to it as therein provided. The Mortgage at later than one work there are application thereof as a mount of the then unued credit therefor as mount of any taxes or assessments next due, and such Mortgage and subject to intrace may the above charges to the due date an official statement of the amount of any taxes or assessments next due, and such Mortgage and subject to intrace and mount of the then unued credit therefor as and when they become severally due and payable. The Mortgage and shall be secured as an additional principal sum under this marke advances therefor in excess of the then amount of credit for said charges. The excess amount advance the above charges, or any part thereof, an account of any delinquent installments of principal or inferest for any other payments maturing or due under this Mortgage and the amount of credit existing eradit the subsector or application under and subsector of any other payments maturing or due under this Mortgage and the amount of credit existing eradit the subce charges, or any part thereof, an account of any delinquent installments of principal or

2. To pay, when payable, all taxes and assessments, general or special, water rents and ground rents and all other charges whatsoever levied upon or assessed or placed against the premises, provision for which has not been made hereinbefore, and will promptly deliver the official receipts therefor to the Mortgagee, to likewise pay all taxes, assessments and other charges, levied upon or assessed, placed or made against the premises. The work of the mortgage is not contrary to have other the apayment of any such tax assessment or charge by the Mortgager is not contrary to have of work of the payment of any and the definition of the work of the mortgage, and the event of the passage after the date of this instrument of any law of the State or subdivision thereof, wherein the predimes are situated, creating or providing for any tax, assessment or charge which by the above provise is not to be pad by the Mortgager, become immediately due and payable, and in the event payment thereof is not made forthwith, the Mortgager, become immediately due and payable, and in the event payment thereof is not made forthwith, the Mortgager, become immediately due and payable, and in the event payment thereof is not made forthwith, the Mortgager, become immediately due and payable, and in the event payment thereof is not made forthwith, the Mortgager, become immediately due and payable, and in the event payment thereof is not made for the indebtedness.

payment of the indebicdness. 3. To keep the buildings and additions thereto on or hereafter, erected or placed upon the land insured against loss by fire and such other fazards, excutalies and contingencies, including war damage if at any time a state of wir exists or it appears to the holder of the note that were significant and the date and outside and for such periods, as may provision for payment of which has not been made hereinbefore. The police word in promumes and in imarance, provision for payment of which has not been made hereinbefore. The police word mutater chall have these payble this Mortgage is satisfied. Renewal policies of insurance, premiums for which have builty paid, arg, to be fur-surance shall be written in companies approved by the Mortgagee, may it is the the Mortgage is all may direct, until his Mortgage is satisfied. Renewal policies of insurance, premiums for which have better that which is the state surance shall be written in companies approved by the Mortgagee, may it is the the insurance of the meta-surance shall be written in companies approved by the Mortgagee, may it is the insurance of the insurance in the written in companies of the appear of orgenetic in a state of a supersonal work of the meta-surance shall be written in companies approved by the Mortgagee. The supersonal work is and the supersonal of the supersonal the second of any policy of growing out of any failure of pay for any insurance written or for any loss of damage growing out of a defect in any policy of growing out of any failure of any failure of the Mortgagee instead of to be Mortgage or damage insured against. In the event of loss the mortgage shall be thereing or in the event of loss if not made promptly by the Mort-agger, each insurance company concerned is hereby authorized and directed to make payment for loss directly to the Mortgagee instead of to the Mortgagee of may may have a directed to make payment for loss directly to the Mortgagee instead of to the Mortgagee of such release

4. To complete within a reasonable time any building or buildings now or at any time in the process of rec-tion upon the land and to promply repair, restore or rebuild any building or improvements now or hereafter on the land which may become damaged or be destroyed, and not commit or permit to be done or exist on or about the premises anything whereby the premises shall become less valuable; to comply with all laws, rules, regulations, or ordinances of any governmental agency and not violate or permit the violation as to the premises of any building or use restrictions; to keep the land and improvements thereon free from mechanics and materialmen's lines and will not suffer any lien superior to the lien created by this instrument to attach to or be enforced against the premises.

not suffer any lien superior to the lien created by this instrument to attach to or be enforced against the premises. 5 If default be made in the payment of taxes, assessments, liens, claims, insurance premiums or any other charge whatsoever, or any part thereof, or in the performance of any act, to be paid or performed by the Mortgager under the provisions hereof, the Mortgagee may, at its option, make payment thereof or perform any act required of the Mortgager in any form or manner deemed expedient and pay any other sum that is precessary to protect the security of this instrument; the amounts so paid, with interest thereon from the date of such payment at the same raite as borne by the principal indebtedness, shall be assessed as an additional lien on the promises and shall be added to and become a part of the indebtedness secured hereby and be immediately due and payable to the Mort-gere. Any payment hereby authorized to be made by the Mortgagee may be made according to any bill, state-ment or estimate furnished or precured from the appropriate public officer or party in the hads of the Mortgagee shall be conclusive evidence of the validity and amount of liens so paid; the Mortgagee shall, at its

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