fifteenth day of each calendar month thereafter to and including the fifteenth day of December 1968; thereafter, the unpaid principal balance of this Note and interest thereon shall be paid in monthly installments, each in the amount of $5,392.97, on the fifteenth day of each month beginning on the fifteenth day of January, 1969, and continuing to and including the fifteenth day of December, 1983, or until the entire indebtedness hereunder, including principal and interest and future advances, is paid in full, except that the Mortgagee may, by giving at least six (6) months notice to the Maker prior to the fifteenth day of December, 1973, declare the remainder of the unpaid principal and interest amount hereof due and payable on the fifteenth day of December, 1973. Each such installment payment shall be applied first to the payment of interest accrued on this Note and the balance thereof shall be applied to the payment of the unpaid principal thereof.

The Maker reserves for itself and any subsequent owner of the mortgaged premises the privilege to pay two or more installments at any time.

The Maker further agrees as follows:

FIRST: To pay all taxes and assessments of every kind and nature levied upon the real estate mortgaged to the Mortgagee to secure payment of this obligation when the same are by the law due and payable, and to pay all insurance premiums to secure the amount of insurance hereinafter provided for in the following manner:

A sum equal to one-twelfth (1/12) of the total estimated amount of the current year's taxes and assessments on said property and one-twelfth (1/12) of the annual premiums of insurance policies herein provided (all as estimated by the Mortgagee) shall be paid monthly to the Mortgagee in addition to the monthly payment of principal and interest and as a part of the regular monthly payment, to be used by said Mortgagee to pay said taxes, assessments and premiums when and as same are or can be first paid. If the funds so