Together with all and singular the rights, members, hereditaments, and appurtenances to the same any way incident or appertaining, and all of the rents, issues, and profits which may arise or be and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successed s and assistes forever.

fee simple of The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in solute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to garrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgage or and all porsons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the sail the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thing. (30) days prior to prepayment; and, provided, further, that in the event the debt is paid in full prior to maturity a at that time it is insured under the provisions of the National Housing Act, he will pay to the Mort ragee on inti ance premium charge of one per centum (1%) of the original principal amount thereof, except that if no event shall the adjusted premium exceed the aggregate amount of premium charges which would have been pays ble if the most gage has continued to be insured until maturity; such payment to be applied by the Mortgagee upon its obligation to the Secretary of Housing and Urban Development on account of mortgage insurance.
- 2. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgages, on the first day of each month us is fully paid, the following sums:
 - (a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance pre ment and the note secured hereby are insured, or a monthly charge (in lies of a mostgage insurance pheld by the Secretary of Housing and Urban Development, as follows: inni M thayaro
 - aid note of even date and this instrument are insured or are reinsured u (I) If and so long as a National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) ms date the annual mortgage insurance premium, in order to provide such holder with funds to pay a Secretary of Housing and Urban Development pursuant to the National Housing Act, as amond Permissions thereigh the surface of the Regulations thereunder; or
 - (II) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one twelfth (1/12) of one-half (1/1) per centum of the average outstanding balance due on the note comp into account delinquencies or prepayments;
 - (b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to eliminate before one (1) month prior to the date when such ground rents, premiums, taxes, and assessments will become deliminated, such sums to be held by Mortgagee in trust to pay said county. such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes, and special assessments; and
 - (c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgager each month in a single payment to be applied by the Mortgager to the following items in the order set forth:
 - (I) premium charges under the contract of insurance with the Secretary of Housing and Urban Devel onthly
 - charge (in lisu of mortgage insurance premium), as the case may be; taxes, special assessments, fire and other hazard insurance premiums;
 - interest on the note secured hereby; and (IV) smortization of the principal of said note.

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Any deficiency in the emount of any such aggregate monthly payment, shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagor may collect a "late charge" not to exceed two cents (2¢) for each dollar (\$1) of each payment more than fifteen (15) days in arrears to ense involved in handling delinquent payments.

3. If the total of the payments made by the Mortgagor under (b) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagee for taxes or assessments or insurance premiums, as the case may be, such excess shall be credited by the Mortgagee on subsequent payments to be made by the Mortgagor. If, however, the montally payments made by the Mortgagor under (b) of paragraph 2 preceding shall not be suffic ent to pay taxes and assessments and insurance premiums, when the same shall become due and payable, then the Mortgagor shall pay to the Mortghuse any amount necessary to make up the deficiency, on or before the date when payment of such taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagoe, in accordance with the provisions of the note secured hereby, full payment of the entire indebted the Mortgages shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor all payments made under the provisions of (a) of paragraph 2 hereof which the Mortgagee has not become obligated and the second of the paragraph 2 hereof which the Mortgagee has not become obligated the second of to pay to the Secretary of Housing and Urban Development, and any balance remaining in the fi the provintions of (b) of paragraph 2 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the property is otherwi e acquired after