

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 Mortgagor, on the first day of each month until the said note is fully paid, the following sums:

As a result, it is intended to provide the B-1000 Fund with funds to pay the next mortgage insurance premium if this instrument and the other securities held are insured for a month longer than due for a mortgage insurance premium if they are held by the Secretary of Housing and Urban Development, as follows:

4. It is understood that the holders of this instrument are insured or are reconsidered under the provisions of the National Housing Act, and any sufficient funds in the hands of the holder, one (1) month prior to its due date, the amount of those insurance premiums, will suffice to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act as amended, and applicable Regulations thereunder.

(ii) If such amounts are paid to the lessor, date and time instrument are held by the Secretary of Housing and Urban Development, and subsequently released under the title insurance program, which shall be in an amount equal to one-half of one percent of the average outstanding balance for the notes unpaid without taking into account delinquencies or prepayment.

A sum equal to taxes and rents of one month due plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the "Mortgaged property, plus taxes and assessments next due on the mortgaged property, less all such amounts already paid therefor divided by the number of months to elapse before the date of maturity of the loan after such amounts are paid, taxes and assessments will then be delinquent, and the amount of the Mortgaged property shall be paid, and all debts, taxes, levies, and special assessments, and all other amounts due under the foregoing documents of title, payment, and all payments to be made under the note, and for the amounts stated together and the same amount or other sum shall be paid by the Mortgagor each month in a lump sum, and if the Mortgagor fails to do so, the Mortgagor shall be subject to the penalties set forth.

Finally, the insurance premium is the case that be.
It is the amount of money paid for the insurance premium.

11. The following table shows the number of hours worked by each employee.

11. *What is the best way to get rid of a bad habit?*

¹ See also the discussion of the relationship between the two in the section on "Theoretical Implications."

any such payment shall be deemed to be paid in full at the time of this mortgage. The Mortgagor may collect a late fee of \$1.00 for each day payment more than fifteen (15) days in arrears to the date of the next payment.

5. If the amount of the payments made by the Mortgagor under (b) of paragraph 2 preceding shall exceed the amount of payments made by the Mortgagee for taxes or assessments or insurance premiums, as the case may be, such excess, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If such subsequently payments made by the Mortgagor under (b) of paragraph 2 preceding shall not be sufficient to pay all taxes and insurance premiums, when the same shall become due and payable, then the Mortgagor shall make such additional payment as may be necessary to meet up the indebtedness, on or before the date when payment of such taxes and insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in full or in part, any amounts representing the above stated liability, full payment of the entire indebtedness represented by the Mortgage, shall be made, except the amount of such indebtedness, credit to the account of the Mortgagor, provided, however, that the provisions of (c) of paragraph 2 hereof which the Mortgagee has not become obligated to pay to the Department of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of (d) of paragraph 2 heretofore. If there shall be a default under any of the provisions of this instrument, the property sold or the premises covered hereby, or if the property is otherwise acquired after

the value of which shall apply at the time of the commencement of such proceedings, or at the time the property is sold, whichever is the earlier, less the amount in the time accumulated under the paragraph 2 preceding, as well as the amount of principal then remaining unpaid under the note secured hereby, and shall properly credit the same to the plaintiff, prior to suit paragraph 2.

any taxes, assessments, or other governmental or municipal charges, fines, penalties, or expenses, which may become due and in default thereof the Mortgagee may pay the same, and all sums so paid shall bear interest at the rate set forth in the note secured hereby, and all such sums and shall be secured by this mortgage.

He will keep the present status quo intact and condition as they are now and will not commit or permit any further reasonably regular and frequent excepted.

any such insurance premiums or assessments as may thereafter be levied by the Mortgagor against loss by fire and other hazards, casualties and contingencies, amounts of which periods as may be required by the Mortgagee and will pay promptly, when due, all insurance premiums for payment of which has not been made hereinbefore. All insurance shall be carried in amounts approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and shall attach thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. The Mortgagor shall give immediate notice in writing to the Mortgagee, who may make proof of loss, to the Mortgagor, and each insurance company concerned is hereby authorized and directed to pay such losses directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the amount so paid is, in part thereof, to be applied by the Mortgagee at its option either to the reduction of principal, interest, or fees or to the restoration or repair of the property damaged. In event of foreclosure of the mortgage, the Mortgagor shall remain liable to the Mortgagee for the amount of any unpaid policies then in force shall pass to

any amount of money or value received by the Mortgagor from time to time on account of the mortgaged premises from and after any date of payment of the principal sum due under this instrument, then the Mortgagee shall have a right to apply such amount to the payment of the principal sum due under this instrument, and if there be any residue after deducting all charges and expenses of collection and the expenses of his trust as receiver, shall apply the residue of the same to the payment of interest.

11. The Mortgagor shall have the right to sell or otherwise dispose of such real estate or of mineral domain, or acquired for such purpose, or to lease or let such real estate for such acquisition, to the extent of the full amount of indebtedness, so far as the same may be due, by the Mortgagor to the Mortgagee, and the right to assign, or otherwise dispose of, the same, to the extent of the indebtedness so far as the same may be due.