Initials of M'or:

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[illegible]

[illegible] payments made to the Mortgagee under (i) 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, if the [illegible] in the opinion of the Mortgagee shall be credited on subsequent payments to be made by the Mortgagor, or [illegible] the Mortgagee. If however the monthly payments made by the Mortgagor under (i) of paragraph 2 preceding shall not be sufficient to pay taxes and assessments and insurance premiums when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee such amount as may be 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 Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall in computing the amount of such indebtedness credit to the account of the Mortgagor all payments made under the provisions of (i) of paragraph 2 hereof which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of (i) 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 otherwise acquired after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under (i) of paragraph 2 preceding, as a credit against the amount of principal then remaining unpaid under the note secured hereby.

[illegible] payments made under (i) of paragraph 2

[illegible] default thereof the Mortgagee may pay [illegible] Mortgagee. If the Mortgagee holds [illegible] the liens, the [illegible]

[illegible]

[illegible] shall be held [illegible]

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