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ADDITIONAL CONVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON THE REVERSE SIDE OF THIS MORTGAGE AND INCORPORATED THEREIN BY REFERENCE.

1. Mortgagors shall (1) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (2) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (3) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof and upon request exhibit satisfactory evidence of the discharge of such prior item to Mortgagesor to holder of the contract; (4) complete within a reasonable time any building or buildings now or stany time in process of erection upon said premises (5) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (6) make no material alterations in said premises except as required by law or municipal ordinance;

2. Mortgagors shall pay before any penalty attaches all general taxes and shall pay special taxes, special assumments, water charges, sewer service charges, and other charges against the premises when due, and shall upon written request, furnish to Mortgagors or to holders of the contract duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.

3. Mortgagors shall keep all buildings and improvements now and hereafter attuated on said premises insured against loss or damage by fire, lightning and windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the holders of the contract, under insurance policies payable, in case of loss or damage, to Mortgages, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies including additional and renewal policies to holder of the contract and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

4. In case of default therein. Mortgagee or the holder of the contract may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances. If any, and purchase, discharge, compromise or settle any tax lien or other prior tien or title or claim thereof, or redeem from any tax sale or forfeiture, after the sale pathons or contest any tax or assessment. All moneys paid for any of these purposes herein suttinoized and all expenses paid or incurred in connection therewith, including attorneys feets, and any other moneys advanced by Mortgagee or the holders of the contract to protect the or arranged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payar a visious troites. Inaction of Mortgagee or holders of the contract shall never be considered as a whiter of any right account of any default hereunder on the part of the Mortgagers.

5. The Mortgagee or the holder c. to e contract hereby secured making any payment hereby authorized relating to taxes and assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax as sessment, sale, forfeiture, tax item or title or claim thereof.

6. Mortgagors shall pay each item of indelicedness herein mentioned, when due according to the terms hereuf. At theloption of the holder of the contract, and without notice to the Mortgagors, all unpaid indebtedness secured by the Mortgago shall, notwithstanding anything in the contract or in this Mortgago to the contract, become due and say ible(a) immediately in the case of default in making payment of any instalment on the contract, or (b) when default shall occur and continue for the case of the performance of any other agreement of the Mortgagors herein contained.

7. When the indebtedness hereby secured shall be some due whether by acceleration or otherwise, Morigages shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, then, shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incu. — 1 1, or on behalf of Mortgages or holder of the contract for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographt is charges, publication costs and costs which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of the "the searches and examinations, guarantee policies. Foreign certificates and similar data and assurances with respect to title as Mortgages or holder of the contract may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had purguant to such errect he true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph monitioned shall become so much additional indebtedness accured hereby and immediately due and payable, when paid or incurred by Mortgages or holder of the contract in connection with (a) any proceeding, including probate and bankruptey proceedings to which either of them shall be a party, either as plaintiff clain and or defendant, by reason of this Mortgage or any indebtedness accured or (b) preparations for the commencement of any suit for the foreflowing hereof after accurate or such the premises or the security hereof whether or not actually commenced or (d) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof whether or not actually commenced.

8. The proceeds of any foreclosure sale of the premises shall be distributed in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items at are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to hat evidenced by the contract third, all other indebtedness. if any, remaining unpaid on the contract: fourth, any overplus to Mortgagors, their heir Legal representatives or assigns as their rights may app

9. Upon, or at any time after the filing of a bill to foreclose this mortgage the court in which such bill is filed may appoint a receiver of said premises. Buch appointment may be made either before or after sale without notice, without regard to the or levency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Mortgagore hereunder may be appointed as such receiver. Such receiver shall have power to the rents, issues and profits of said premises of the pendency of such foreclosure suit and, in case of a sale and a deficiency during the full start story period of redemption, whether there be gedemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such the lines and profits, and all other powers which may be necessary or are usual in such cases for the premises during the whole of said period. The Court from time to time may authorise the receiver to apply the net income in his hands in payment in whole or in part of: (1) The indebtedness secured hereby, or by any decree foreclosing this Virtage or any tax, special assessment of the receiver to apply the net income in his or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (2) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or any provision hereof shall be subject to any defense which would are be good and available to the party interposing same in an action at law upon the contract hereby secured.

11. Mortgagee or the holder of the contract shall have the right to inspect the premises at all reasonable times and access the reto shall be permitted for that purpose.

12. If Mortgagors shall seil, assign or transfer any right, title or interest in said premises, or any portion thereof, without the written consent of the holder of the contract secured hereby, holder shall have the right, at holder's option, to declare all unpaid indebtedness secured by this mortgage to be immediately due and payable, anything in said contract or this mortgage to the contrary notwithstanding.

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MARKET

UNION MORTGAGE CO., INC. P. O. BOX 790684 O. BOX 790684 DALLAS, TX 75379-0684 INSTRUCTIONS

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