

UNOFFICIAL COPY

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FHA ASSUMPTION POLICY RIDER

NOTICE: THIS RIDER ADDS A PROVISION TO THE INSTRUMENT ALLOWING THE MORTGAGEE TO REQUIRE PAYMENT OF THE NOTE IN FULL UPON TRANSFER OF ALL OR PART OF THE PROPERTY.

This Assumption Policy Rider is made this FOURTEENTH day of APRIL, 19 89, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Instrument") of the same date given by the undersigned (the "Mortgagor") to secure the Mortgagor's Note (the "Note") of the same date to

THE HUNTINGTON MORTGAGE COMPANY AN OHIO CORPORATION
(the "Mortgagee") and covering the property described in the Instrument and located at:

14810 SOUTH RIVERSIDE DRIVE, SOUTH HOLLAND, ILLINOIS 60473
(Property Address)

AMENDED COVENANT. In addition to the covenants and agreements made in the Instrument, Mortgagee and Mortgagor further covenant and agree as follows:

The Mortgagee shall, with the prior approval of the Federal Housing Commissioner, or his designee, declare all sums secured by this mortgage to be immediately due and payable if all or part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the mortgagor, pursuant to a contract of sale executed not later than 12 24 months after the date on which the mortgage is executed, to a purchaser whose credit has not been approved in accordance with the requirements of the Commissioner.

IN WITNESS WHEREOF, the Mortgagor has executed this Assumption Policy Rider.

Peter E. Hoster (Seal)
PETER E. HOSTER Mortgagor

Pamela M. Hoster (Seal)
PAMELA M. HOSTER Mortgagee

____ (Seal)
Mortgagor

____ (Seal)
Mortgagee
(Sign Original Only)

NOTE: If the property is not the principal or secondary residence of the Mortgagor, 24 months will be checked instead of 12 months.
(Space below this line for acknowledgement)

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THE ASSUMPTION POLICY RIDER

NOTICE THIS RIDER ADDS A PROVISION TO THE INSTRUMENT ALLOWING THE MORTGAGEE TO RECEIVE PAYMENT OF THE DEBT FROM TRANSFER OF ALL OR PART OF THE PROPERTY.

This Assumption Policy Rider is made a part of the instrument by reference to the instrument to which it is attached and shall be deemed to be a part of the instrument. The instrument to which it is attached is hereby incorporated by reference into this instrument. The instrument to which it is attached is hereby incorporated by reference into this instrument. The instrument to which it is attached is hereby incorporated by reference into this instrument.

IN WITNESS WHEREOF, the Mortgagee has caused this Assumption Policy Rider to be signed and sealed at the City of _____, State of _____, this _____ day of _____, 20____.

AMENDED COVENANT. In addition to the covenants and conditions made in the instrument to which this rider is attached, the following covenants and conditions shall apply:

The Mortgagee shall, with the prior approval of the Federal Housing Administration, be authorized to accept the property to be mortgaged to be sold or otherwise disposed of by the mortgagor or his heirs, assigns, personal representatives, or assigns, and to receive the proceeds of the sale or other disposition of the property, and to apply the proceeds of the sale or other disposition of the property to the payment of the debt secured by this mortgage, and to discharge this mortgage from the requirements of the Commission.

IN WITNESS WHEREOF, the Mortgagee has caused this Assumption Policy Rider to be signed and sealed at the City of _____, State of _____, this _____ day of _____, 20____.

(Mortgagor) _____ (Mortgagee) _____
Mortgagor Mortgagee

(Mortgagor) _____ (Mortgagee) _____
Mortgagor Mortgagee

118-382

NOTICE: If the instrument to which this rider is attached is a deed, the instrument to which this rider is attached shall be deemed to be a part of the instrument. The instrument to which it is attached is hereby incorporated by reference into this instrument. The instrument to which it is attached is hereby incorporated by reference into this instrument.

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3787367

State of Illinois

Mortgage

MC-500 (Rev. 1-1-74)

This instrument, made this **FOURTEENTH** day of **APRIL**, 19**89**, between

FREDERICK E. HOOPER AND PATRICIA M. HOOPER, HIS WIFE

THE HUNTINGTON MORTGAGE COMPANY AN OHIO CORPORATION

a corporation organized and existing under the laws of **THE STATE OF OHIO**

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of

FORTY TWO THOUSAND THIRTY NINE AND 00/100 *** Dollars \$ 42,039.00 *******

payable with interest at the rate of **ELEVEN**

per annum (**11.00** %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in **COLUMBUS, OHIO**

and with other plans as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of

FOUR HUNDRED AND 35/100 *** Dollars \$ 400.35 *******

on the first day of **JUNE**, 19**89**, and a like sum on the first day of each and every month thereafter until the note is fully paid, except that the first payment of principal and interest, if not a year paid, shall be due and payable on the first day of **MAY**, 20**19**.

Now, Therefore, the said Mortgagee, for the better security of the payment of the said principal sum of money and less the performance of the covenants and agreements herein contained, does by this present Mortgage and Warranty unto the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and being in the County of **COOK** in the State of Illinois, to wit:

LOT 60 IN ROBERTSON'S RIVERSIDE SUBDIVISION (THAT PORTION OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: TO WIT: BEGINNING AT A POINT ON THE SOUTH LINE OF SAID SOUTHWEST 1/4 DISTANT 444.28 FEET EAST OF THE NORTH AND SOUTH CENTER LINE OF SAID SOUTHWEST 1/4 THENCE NORTH 5 DEGREES EAST 2451.24 FEET, THENCE EAST 587.50 FEET TO THE WATERS EDGE OF LITTLE CALUMET RIVER THENCE SOUTHERLY ALONG THE EDGE OF SAID RIVER TO A POINT WHICH IS DISTANT NORTH 6-3/4 DEGREES EAST 1436.6 FEET FROM THE SOUTH LINE OF SAID SOUTHWEST 1/4 THENCE SOUTH 6-3/4 DEGREES WEST 23126.6 FEET TO THE SOUTH LINE OF SAID SOUTHWEST 1/4 THENCE WEST 665.28 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

P.I.N. 29-09-305-() PROPERTY ADDRESS: 14960 SOUTH RIVERSIDE DRIVE SOUTH MOLLING, ILLINOIS 60411

Together with all and singular the tenements, hereditaments and appurtenances thereto in anywise belonging, and the rents, issues, and profits thereof, and all apparatus and fixtures of every kind for the purpose of supplying or furnishing heat, gas, water, or power, and all plumbing and all fixtures in, or that may be placed in, any building, now or hereafter standing on said land, and also all the covenants, rights, title, and interests of the said Mortgagee in and to said premises.

This form is used in connection with mortgages insured under the one-to-four family programs of the National Housing Act which require a One-to-Four Family Mortgage Insurance Premium payment (including sections 203(b) and (d)) in accordance with the regulations for those programs.

Previous edition may be used until supplies are exhausted

NOTE READING

UNOFFICIAL COPY

REC-2011081

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3787367

1585575
Property of Cook County

REGISTERED
OFFICE OF
DEPARTMENT OF
RECORDS & CLERK

Submitted to
Address
Promissory Note
Deliver certificate
Address
Deliver duplicate Trust
Address
Notified

G.I.T.

GREATER ILLINOIS
TITLE COMPANY
BOX 116

477482

THE HANINGTON MORTGAGE COMPANY
5000 SOUTH CICERO AVENUE
OAK FOREST, ILLINOIS 60452

PREPARED BY AND AFTER
RECORDING RETURN TO:

Book No. _____ of _____ m., and duly recorded in Book _____ of _____ County, Illinois, on the _____ day of _____ A.D. 19 _____

Filed for Record in the Recorder's Office of _____

Notary Public

OFFICIAL SEAL
Notary Public, State of Illinois
My Commission Expires 02/28/91

A.D. 19 89

Handwritten signature

Given under my hand and Notarial Seal this _____ day of _____ A.D. 19 89

1. THE UNDERSIGNED
Peter E. Hostler
Panela M. Hostler
As wife, jointly borrow to me to be the same
subjected to the foregoing instrument, signed before me this day in
presence of the undersigned, and delivered the said instrument as their
free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of redemption.

Witness my hand and seal of the Mortgage, the day and year first written.

Peter E. Hostler

Panela M. Hostler

03787367

of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this mortgage, and the Mors secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

The Mortgagor Further Agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act, within NINETY days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development acted subsequent to the NINETY days time from the date of this mortgage, declining to insure said note and this mortgage being deemed conclusive proof of such unavailability), the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable. Notwithstanding the foregoing, this option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagor's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

In the Event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

And in The Event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such application for appointment of a receiver, or for an order to place Mortgagee in possession of the premises and without regard to the value of said premises or whether the same shall be then occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected may be applied toward the payment of the indebtedness, costs, taxes, insurance, and other sums necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be obliged in execution of the above described premises under an order of a court to effect an action in foreclosure of this mortgage or a foreclosure mortgage, the said Mortgagee, in its discretion, may keep the said premises in good repair, pay such current or back taxes and assessments as may be due on the said premises, pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagor or others upon such terms and conditions, (either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises heretofore described; and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in Case of Foreclosure of this mortgage by said Mortgagee in any court of law or equity, a reasonable sum shall be allowed for the receiver's fees, and attorneys' fees of the Mortgagee in such proceedings, and also for all necessary documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; and in case of any other suit, or legal proceeding, wherein the Mortgagee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorney or solicitors of the Mortgagee, to make parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

And There Shall be Included in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or sale, advertising, sale, and conveyance, including attorneys', solicitors', and notary public's fees, outlays for documentary evidence and cost of such abstract and examination of title; (2) all the moneys advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; and (4) all the said principal money remaining unpaid. The overplus of the proceeds of the sale, if any, shall then be paid to the Mortgagor.

If the Mortgagor shall pay said note at the time and in the manner aforesaid and shall comply with, and duly perform all the covenants and agreements herein, then this conveyance shall be null and void and of no effect, within thirty (30) days after written demand therefor by Mortgagee, execute a release or satisfaction of this mortgage, and Mortgagee hereby waives the benefit of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

It is Expressly Agreed that no extension of the time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

The Covenants Herein Contained shall bind, and the benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and assigns of the parties herein. Wherever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

to have and to hold the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, his successors and assigns, forever, for the purpose and uses herein set forth, free from all rights and benefits under and by virtue of the Illinois Exemption Laws of the State of Illinois, which said rights and benefits to said Mortgagee does hereby expressly release and waive. And said Mortgagee covenants and agrees:

(a) All payments mentioned in the preceding subsection of this paragraph, and all payments to be made under the now secured hereby shall be added together, and the aggregate amount thereof shall be paid by the Mortgagee to the following terms in the order set forth:

(i) ground rents, if any, taxes, special assessments, fire, and other hazard taxes, premiums, and

(ii) interest on the note secured hereby;

(iii) late charges;

(iv) any other sums due to the Mortgagee, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument, not to suffer any lien or mechanics lien or material lien to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, city, village, or city in which the said land is situated, upon the Mortgagee or on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the term of the Mortgage in such form as decided, insured for the benefit of the Mortgagee in such form of insurance, and in such amounts, as may be required by the Mortgagee;

(v) in case of the refusal or neglect of the Mortgagee to make such payments, or to satisfy any prior lien or incumbrance on the premises, or to take or assessment on said premises, or to keep said premises in good repair, the Mortgagee may pay such tax, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any money so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee;

It is expressly provided, however (all other provisions of the mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagee shall, in good faith, conduct the same, or the validity thereof by appropriate legal proceedings, sought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so levied, or the sale or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagee further covenants and agrees as follows:

That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole or in part on any installment due date.

That, together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagee will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus interest and assessments next due on the mortgaged property (all as enumerated by the Mortgagee) less all sums already paid herefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and

That the will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance policies for payment of which has not been made heretofore. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make good

And as Additional Security for the payment of the indebtedness aforesaid the Mortgagee does hereby assign to the Mortgagee all become due for the use of the premises hereinabove described.

That the will keep the improvements now existing or hereafter erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance policies for payment of which has not been made heretofore. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagee will give immediate notice by mail to the Mortgagee, who may make good

(b) All payments mentioned in the preceding subsection of this paragraph, and all payments to be made under the now secured hereby shall be added together, and the aggregate amount thereof shall be paid by the Mortgagee to the following terms in the order set forth:

(i) ground rents, if any, taxes, special assessments, fire, and other hazard taxes, premiums, and

(ii) interest on the note secured hereby;

(iii) late charges;

(iv) any other sums due to the Mortgagee, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument, not to suffer any lien or mechanics lien or material lien to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, city, village, or city in which the said land is situated, upon the Mortgagee or on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the term of the Mortgage in such form as decided, insured for the benefit of the Mortgagee in such form of insurance, and in such amounts, as may be required by the Mortgagee;

(v) in case of the refusal or neglect of the Mortgagee to make such payments, or to satisfy any prior lien or incumbrance on the premises, or to take or assessment on said premises, or to keep said premises in good repair, the Mortgagee may pay such tax, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any money so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee;

It is expressly provided, however (all other provisions of the mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagee shall, in good faith, conduct the same, or the validity thereof by appropriate legal proceedings, sought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so levied, or the sale or forfeiture of the said premises or any part thereof to satisfy the same.

And the said Mortgagee further covenants and agrees as follows:

That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole or in part on any installment due date.

That, together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagee will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus interest and assessments next due on the mortgaged property (all as enumerated by the Mortgagee) less all sums already paid herefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and

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(ii) interest on the note secured hereby;

(iii) late charges;

(iv) any other sums due to the Mortgagee, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument, not to suffer any lien or mechanics lien or material lien to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, city, village, or city in which the said land is situated, upon the Mortgagee or on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the term of the Mortgage in such form as decided, insured for the benefit of the Mortgagee in such form of insurance, and in such amounts, as may be required by the Mortgagee;

(v) in case of the refusal or neglect of the Mortgagee to make such payments, or to satisfy any prior lien or incumbrance on the premises, or to take or assessment on said premises, or to keep said premises in good repair, the Mortgagee may pay such tax, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof, and any money so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee;

It is expressly provided, however (all other provisions of the mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvement situated thereon, so long as the Mortgagee shall, in good faith, conduct the same, or the validity thereof by appropriate legal proceedings, sought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so levied, or the sale or forfeiture of the said premises or any part thereof to satisfy the same.

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That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole or in part on any installment due date.

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(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus interest and assessments next due on the mortgaged property (all as enumerated by the Mortgagee) less all sums already paid herefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and

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