the Comment of the section of the se If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, If Lender required mortgage insurance as a condition of making the loan secured by this security mentalities.

Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance to experience insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Condomestical The according to the state of the second of the secon

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the Solvey agree in writing, the sums secured by this Security Instrument shall be reduced by the same secured immediately the amount of the proceeds multiplied by the following fraction: (a) the total amount of the proceeds multiplied by the following fraction: the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (c) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (c) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (c) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (c) the fair market value of the Departy immediately before the taking divided by (b) the fair market value of the Departy immediately before the taking divided by (c) the Departy immediately before the taking divided by (c) the Departy immediately before the taking divided by (c) the Departy immediately by (c) the Departy i before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to in award or settle a claim for damages. Porrower fails to respond to I ender within 30 days after the date the notice is make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is make an award or settle a claim for damages, norrower rails to respond to Lender within 30 days after the date the norte is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due

ums secured by this Security instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or unless that the state of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such navments. to the sums secured by this Security Instrument, whether or not then due. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal snail not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest.

modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for the sums secured by this Security Instrument by reason of any demand made payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the spirated Payment or Payment or Payment or Payment or Payment or Security Instrument by reason of any demand made by the spirated Payment or payment of otherwise mounty amortization of the sums secured by this security mistrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy the last has a waiver of a product the averaging of any right or remedy

ot be a waiver of or precided the exercise of any right of remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of any in the provisions of London and Borrower subject to the provisions. this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions shall not be a waiver of or preclude the exercise of any right or remedy. of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security

Instrument but does not execute the Noter (a) is consisting this Security. Instrument but does not execute the Noter (a) is consisting this Security. of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower wno co-signs inis Security Instrument only to mortgage, grant and convey Instrument but does not execute the Note: (a) is co-signing this Security Instrument; (b) is not personally obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend that Dollower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan and that law is finally interpreted so that the interest or other loan charges collected or to be collected in that Borrower's consent.

charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in charges, with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount charges, and that law is analy interpreted so that the interest or other loan charge shall be reduced by the amount connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits and (b) any sums already collected from Borrower which exceeded connection with the loan exceed the permitted limit; and (b) any sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower to note this refund by reducing the principal countries. permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a

under the Note of by making a direct payment to Borrower. It a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of the Note or this Security Instrument unenforceable according to its ferms. Lender, at its ontion rendering any provision of the Note or this Security Instrument unenforceable according to its ferms. Lender, at its ontion rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, rendering any provision of the Note of this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies. may require minimum are payment in tun of an sums secured by this security instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower decignates by notice to Lender. Any notice to Lender shall be given by maning it by first class man unless applicable law requires use of another method. The notice shall be given by Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by Greet class mail to I ander address stated begins or any other address I ander designates by notice to Borrower. respectly Address or any other address porrower designates by notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be designed to have been given to Borrower. nist class man to Lender's address stated herein of any other address Lender designates by house to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this programs.

in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the purisdiction in which the Property is located. In the event that any provision of this Security Instrument or the Note conflicts with applicable law such conflict shall not affect other provisions of this Security Instrument or the Note conflicts with applicable law such conflict shall not affect other provisions of this Security Instrument or the Note. Jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument and the which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower is sold or transferred and Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower in full of all sums interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is not a natural interest in Borrower.) Note are declared to be severable. nucles in it is sold of transferred (or if a beneficial interest in porrower is sold of transferred and porrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument However, this option shall not be exercised by I ander if exercise is prohibited by person) without Lenger's prior written consent, Lenger may, at its option, require immediate payment in full of an sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period by the notice is delivered or mailed within which Borrower must now all sums secured by of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any federal law as of the date of this Security Instrument.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have remedies permitted by this Security Instrument without further notice or demand on Borrower.

18 Borrower's Dight to Borrower. enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as any time prior to the Property pursuant to any power of sale contained in this applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this enforcement of this security instrument discontinued at any time prior to the earner of: (a) 3 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this security Instrument. Those conditions are that Rorrower Security Instrument of (b) entry of a judgment enforcing this Security Instrument. applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument. Those conditions are that Borrower: Security Instrument, or (b) entry of a judgment enforcing this Security Instrument and the Note had no acceleration (a) pays Lender all sums which then would be due under this Security Instrument incurred in enforcing this occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this occurred; (b) cures any default of any other covenants or agreements; fees; and (d) takes such action as Lender may Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Borrower's Security Instrument, Lender's rights in the Property and Borrower's reasonably require to assure that the lien of this Security Instrument, shall continue unchanged. Upon reinstatement by obligation to pay the sums secured by this Security Instrument shall continue unchanged. reasonably require to assure that the nen of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Rorrower this Security Instrument and the chilarities could be shall continue the Security Instrument and the chilarities could be shall continue the Security Instrument and the chilarities could be chilarities could be shall continue the Security Instrument and the chilarities could be chilarities could be shall continue the Security Instrument and the chilarities could be chilarities could be chilarities to the chilarities to the chilarities could be chilarities to the chilarities to the chilarities could be chilarities to the chilarities to the chilarities to the chilarities could be chilarities to the chilarit obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. 3:100