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TOGETHER WITH all the improvements now or her after crecied on the property and all casements, upparticularly indicating in the foreign part of the property. All replacements and additions shall also be covered by this Security Instrument as the Property.

All of the foregoing is referred to in this Security Instrument as the Property.

BORROWER COVENANTS that Borrower is fawfully seried of the estate bereby is invested and has incaright in grant and convey the Property and that the Property is unencumbered, except for succumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands subject to any encumbrances of record.

In the first serious in the Property against all claims and demands subject to any encumbrances of record.

In the first serious in the Property against all claims and demands subject to any encumbrances of record.

Variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS Borrower and Lender coveriant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promote that the principal of and interest or the determining of and interest.

UNIFORM COVENANTS Borrower and Lender covenant and agrees as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Institutent as a lien on the Property; (b) yearly leasehold payments or ground renis on the Property; if any; (c) yearly instant our property insurance premiums, (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrew Items." Lender may, at any time, collect and hold Runds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's section account index in federal Real Batale Settlement Procedures Act of 1974 as amended fronthing to line, 1/2 U.S.C. Section 2601 of Set A. FESPA"), indexisanother law that applies to the Finds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount, Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law. otherwise in accordance with applicable law.

omerwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender) if Funds shall be held in an institution) or in any Federal Home Econ Bank. Tender shall apply the Funds to pay the Escrow Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be raid. Lender shall not be required to pay Borrower any interest or earnines on the Funds. Borrower and

Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Tender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the anounts peculited to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Rorrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to finake up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds bold by Lender at the time of acquisition or sale as a credit against the sums accured by this

Security instrument.

Security instruments received by Lender under paragraphs. All payments received by Lender under paragraphs. Application of Paylinents to Unless applicable law provides otherwise, all payments received by Lender under paragraphs. I and 2 shall be applied: first, to any prepayment charges fitte inder the Note; second, to amounts payable under paragraph 2 third, to interest decreases principal duty and last, to any last charges fitte under the Note.

third to interest does fountly to principal due; and lest, to any lace charges flue and en Note.

In A. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold nayments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that nanner. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly farmish to Lender seeing to paid under this paragraph. If Borrower makes these payments directly. Borrower shall promptly farmish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien, or (c) sections from the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) sections from the holder of the lien in a hydroment satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over his Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more

of the actions set forth above within 10 days of the giving of notice.

5. Harard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property Insurance against loss by fire, hazards included within the term "extended coverage" and any other bazards, including floods or Hooding for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that I ader requires. The insurance carrier providing the industries shall be chosen by Borrower subject to Leader's approval which shall not be unreasonably withhold. If Borrower falls to maintain coverage described above, Leader may, as Leader's option obtain coverage to project kender engine in the Property in accordance with paragraph 7.

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