

AND it is further agreed that if the said land, premises and property shall be advertised for sale as hereinbefore provided, and not sold, the trustee or trustees acting shall be entitled to one-half of the commission above provided, to be computed on the amount of the debt then unpaid.

AND THE BORROWER, IN ORDER MORE FULLY TO PROTECT THE INDEBTEDNESS SECURED BY THIS DEED OF TRUST, DOES HEREBY FURTHER STIPULATE, COVENANT AND AGREE AS FOLLOWS:

1. The Borrower shall pay the indebtedness as hereinbefore and in said promissory note provided. The noteholder hereunder may collect a "late charge" not to exceed Two Dollars (\$2.00) or one-twentieth (1/20th) of the total amount of any late periodic installment of interest or principal and interest, whichever is greater, for each such payment which is more than fifteen (15) days in arrears to cover the extra expense involved in handling delinquent payments.

2. This Deed of Trust is and shall remain a first and superior trust conveyance of the above described land, premises and improvements and, except as to Lot One (1) in the subdivision known as "SECTION THREE, HOLLOW ESTATES" subject to the exceptions hereinbefore mentioned, of the fixtures, equipment, chattels and personal property contained or installed therein until the indebtedness hereby secured shall be fully paid.

3. From time to time whenever written demand may be made therefor by the holder of the note hereby secured, the Borrower, within ten (10) days from such demand, shall execute and deliver to the holder of said promissory note, in standard or currently used form and content, a security instrument and financing statement covering the equipment, chattels and personal property installed in or used in connection with the operation of the premises hereby granted and conveyed; and any delay, failure or refusal so to do shall constitute a default under this Deed of Trust. However, neither a demand so made by the holder of said note nor the failure by said holder to demand any such security instrument shall be construed as a release of such equipment, chattels or personal property from the security of this Deed of Trust, it being understood and agreed that this provision and any security instruments delivered to the holder of said note pursuant hereto are cumulative and given as additional security and shall not remove the equipment, chattels or personal property from the security or lien of this Deed of Trust.

4. The Borrower shall pay promptly when due and payable all taxes and assessments (both general and special), water and sewer rents, rates, public impositions, levies, dues and charges of whatsoever nature which are now or shall hereafter be levied or assessed or which may otherwise be or become a lien upon or against the said real property and premises or the improvements thereon or any part thereof, and all taxes now or hereafter levied or assessed upon or against the said equipment, chattels and personal property.

5. The Borrower shall, during the existence of the debt hereby secured and all renewals, keep all buildings and improvements now existing or hereafter erected upon said lands, and all fixtures, equipment, chattels and personal property therein contained or installed, unceasingly insured to their full insurable value (as determined by the holder of said note) against loss and damage by such hazards as may from time to time be required by the said holder of the note hereby secured, and all insurance shall be written in standard policies and in companies approved by the said noteholder, and all policies of insurance and renewals thereof, without exception,