

1. That the Treasurer be authorized and empowered to seek an adjustment of the commission.

2. The Treasurer was hereby authorized and empowered to sign, seal, execute and deliver a deed of said property to John M. Lindfelt et ux and take back a direct reduction mortgage in the sum of thirty-five hundred (3500) dollars for a period not to exceed twenty years, together with an amortization of taxes monthly."

A true copy of the record.

Attest: Ellen M. Keagan Clerk.

Rec'd June 1, 1937, at 11h. 47m. A. M. Ent'd & Ex'd

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We, Arthur S. Hoaglund and Florence E. Hoaglund, husband and wife, of Worcester, Worcester County, Massachusetts, for consideration paid, grant to the Worcester Co-operative Federal Savings and Loan Association a United States corporation doing business in Worcester, Worcester County, Massachusetts, with M O R T G A G E covenants, to secure the payment of Twenty-five Hundred Fifty and 00/100 Dollars with interest from the date hereof at the rate of six per cent per annum on the unpaid balance, principal and interest payable in installments of twenty and 71/100 dollars on the fifth day of each and every month, beginning on the fifth day of June 1937, to be applied first to interest on the unpaid balance and the remainder to principal, until said debt is paid in full; with the right to make additional payments on account of said principal sum on any payment date except that when a prepayment made at any time equals or exceeds 20 per cent of the original principal amount of the loan not more than 90 days' interest on the amount of such prepayment then made may be charged, and also to secure the performance of all covenants and agreements herein contained;

Hoaglund et ux.

to

Wor. Co-op.  
Federal Sav. &  
Loan Assoc'n

See Discharge

B. 2995 P. 308

And at the option of the Association, on a loan which is delinquent by reason of the non-payment of any sum due the Association there may be charged an additional rate of interest, but such additional charge shall not exceed a per annum rate of one-half of one per cent of the unpaid balance of the loan for the period of delinquency;

All as provided in our note of even date; the land, with the buildings thereon, situated in said WORCESTER, and being lots numbered 15 and 16 in Block 8, as shown on a revised plan of Industry and Bluehill Parks, recorded with Worcester District Registry of Deeds, Plan Book 30, Plan 53. Beginning at a point in the southerly line of Christine Street, which is forty-five and 19/100 (45.19) feet westerly measured by said line from the westerly line of Laxell Avenue; thence southerly by the westerly line of lot #17, one hundred (100) feet to the northerly line of lot #21; thence westerly fifty (50) feet by said northerly line and the northerly line of lot #22, fifty (50) feet to the easterly line of lot #14; thence northerly by said easterly line, one hundred (100) feet to said southerly line of Christine Street; thence easterly by said Christine Street line, fifty (50) feet to the place of beginning. Containing 5000 square feet of land. All lots mentioned herein are in Block 8, as shown on said plan. Subject to all restrictions on record.

Being part of the same premises described in a foreclosure deed from Worcester Co-operative Bank, mortgagee, to the Worcester Co-operative Bank dated April 26, 1935, and recorded in Worcester District Deeds, Book 2639, Pages 127 & 128.

Including as a part of the realty all portable or sectional buildings, heating apparatus, plumbing, ranges, mantels, storm doors and windows, oil burners, gas and oil and electric fixtures, screens, screen doors, awnings, electric and gas refrigerators, air conditioning apparatus, and other fixtures of whatever kind and nature, on said premises, or hereafter placed thereon prior to the full payment and discharge of this mortgage, in so far as the same are or can by agreement of the parties be made a part of the realty.

The mortgagor covenants and agrees to make, in addition to the monthly payments above stated, to the Association equal monthly payments sufficient to amortize the amount (estimated by the mortgagee) of all taxes and assessments within a period ending one month prior to the due date of such taxes and assessments.

The mortgagee shall hold such monthly payments to pay such taxes and assessments when due and payable, subject to an equitable adjustment if the moneys thus paid based on the aforesaid estimate shall be more or less than the actual amount due for said taxes and assessments, and in the event of the foreclosure of this mortgage, all such payments shall be credited to the amount of the principal remaining unpaid on said note to the extent they have not been used for the payment of taxes and assessments as provided herein. The mortgagor covenants and agrees that in case so much of the funds of the Association as are invested in loans secured by mortgages of taxable real estate shall not be exempt from a State tax, the mortgagor will on demand pay the said Association the same