

The Commonwealth of Massachusetts

Worcester, ss. September 3, 1947 Then personally appeared the above named Carlton L. Goss and acknowledged the foregoing instrument to be his free act and deed, before me

Shelley D. Vincent Notary Public (seal)

My commission expires May 9, 1952

Rec'd Sept. 3, 1947 at 12h. 23m. P. M. Ent'd & Ex'd

* * * * *

Bowen et ux.

to

Milford Federal
Sav. & Loan
Assoc'n

See Discharge

B.3618 P.130

We, Herbert F. Bowen and Sallie Bowen, husband and wife, both of Lowell, -^A County, Massachusetts, for consideration paid, grant to the Milford Federal Savings and Loan Association, a United States corporation doing business in Milford, Worcester County, Massachusetts, with M O R T - G A G E covenants to secure the payment of Eight Thousand (\$8000.00) Dollars with interest thereon, as provided in our note of even date, and the observance and performance of all of the covenants and agreements of this mortgage and of said note: The land, with the buildings thereon, and all the privileges and appurtenances thereto belonging situated in MENDON, Worcester County, Massachusetts and further bounded and described as follows: Beginning at an iron pipe on the easterly side of Gaskill Street, so-called, and at land, now or formerly, of Moses Gaskill, being the southwest corner of the premises hereby conveyed; thence N. 15° 30' W. along said Gaskill Street one hundred (100) feet to an iron pipe at land of said Gaskill; thence easterly, making a right angle with the last mentioned course, one hundred and fifty (150) feet by land of said Gaskill to an iron pipe; thence southerly, making another right angle with the last mentioned course one hundred (100) feet to an iron pipe at land of said Gaskill; thence westerly, making another right angle with the last mentioned course one hundred fifty (150) feet, by said Gaskill land to the point of beginning.

Meaning and intending to convey and hereby conveying the same and all the same premises as were conveyed to us by deed of Carlton L. Goss et ux., dated Sept. 3, 1947, to be recorded herewith.

Including as a part of the realty all portable or sectional buildings, heating apparatus, plumbing, mantels, storm doors and windows, oil burners, gas and oil and electric fixtures, screens, screen doors, awnings, 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, insofar as the same are, or can by agreement of the parties, be made a part of the realty.

Whenever the words Mortgagor and Mortgagee are used herein they shall include their several heirs, executors, administrators, successors, grantees and assigns subject to the limitations of law and of this instrument, and if the context requires, the words Mortgagor and Mortgagee and the pronouns referring to them shall be construed as plural, neuter or feminine.

The Mortgagor covenants and agrees that he shall keep the buildings now or hereafter standing on the mortgaged premises insured against fire and (when required by the Mortgagee) also against other casualties and contingencies in sums satisfactory to and for the benefit of the Mortgagee.

The Mortgagor agrees and covenants to pay to the Mortgagee, on the payment dates of the note secured by this mortgage, in addition to the payments of principal and interest therein required, a monthly apportionment of the sum estimated by the Mortgagee to be sufficient to make payment of all municipal taxes, charges and assessments, and insurance premiums, upon the mortgaged property as they shall become due and any balance due for any of said payments shall be paid by the Mortgagor. The Mortgagee is hereby specifically authorized to pay when due, or at any time thereafter, all of said payments and to charge the same to the account of the Mortgagor.

The Mortgagor covenants and agrees to perform and observe all of the terms and conditions of the mortgage note secured by this mortgage, and further covenants and agrees to pay on demand to the Mortgagee, or the Mortgagee may at its option add to the principal balance then due, any sums advanced or paid by the Mortgagee on account of any default, of whatever nature, by the Mortgagor, or any sums advanced or paid, whether before or after default, for taxes, repairs, improvements, insurance on the mortgaged property or any other insurance pledged as collateral to secure the mortgage loan, or any sums paid by the Mortgagee, including reasonable attorney's fees, in prosecuting, defending, or intervening in any legal or equitable proceeding wherein any of the rights created by this mortgage are, in the sole judgment of the Association, jeopardized or in issue.

In the event the ownership of the mortgaged premises, or any part thereon, becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest with reference to the mortgage and the debt hereby secured, and in the same manner as with the Mortgagor without in any way vitiating or discharging the Mortgagor's liability hereunder or upon the debt hereby secured. No sale of the premises hereby mortgaged and no forbearance on