

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, his heirs, successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrance whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided.

2. That he will keep the premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear accepted.

3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by the Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in such terms acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto, insofar as possible, clauses in favor of, and in form acceptable to, the Mortgagee, and that he will pay all premiums therefor when same and that he shall hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises, and do hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

4. That he will pay, when due, all taxes, public assessments, and other governmental or municipal charges, taxes or other impositions, against the mortgaged premises.

5. That he will comply with all governmental and municipal laws and ordinances affecting the mortgaged premises.

6. That the Mortgagor shall cause the Mortgagee to be held harmless and indemnified for and on the part of the Mortgagee for the payment of taxes, interest, and other charges, assessments, taxes, and other impositions, and that he shall cause the mortgaged premises to be insured against fire and other hazards as herein provided, and that he shall cause the mortgaged premises to be mortgaged and otherwise properly insured.

7. That he shall cause the mortgaged premises to be insured against fire and other hazards as herein provided, and that he shall cause the mortgaged premises to be mortgaged and otherwise properly insured.

8. That he shall cause the mortgaged premises to be insured against fire and other hazards as herein provided, and that he shall cause the mortgaged premises to be mortgaged and otherwise properly insured.

9. That he shall cause the mortgaged premises to be insured against fire and other hazards as herein provided, and that he shall cause the mortgaged premises to be mortgaged and otherwise properly insured.

10. That he shall cause the mortgaged premises to be insured against fire and other hazards as herein provided, and that he shall cause the mortgaged premises to be mortgaged and otherwise properly insured.

11. That he shall cause the mortgaged premises to be insured against fire and other hazards as herein provided, and that he shall cause the mortgaged premises to be mortgaged and otherwise properly insured.