The Mortgagor further covenants and agrees as follows:

WITNESS the Mortgagor's hand and seal this 1 S t

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced heresfter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebedness thus secured does not exceed the original amount shown on the face hereof. All so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgageo against loss by fire and any other hazards specified by Mortgage, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgageo, and in companies acceptable to it, and that all such policies and tenevals thereof shall be held by the Mortgageo, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgageo, and that it will pay all premiums therefor when due; and that it does breely assign to the Mortgage of any policy founties the mortgaged premises and does berely sulfarize each insurance company concerned to make payment for a loss directly to the Mortgageo, to the extent of the balance owing on
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction losa, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs or necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having furisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full allumbrity to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attending such preceding and the execution of its tust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereby.
- (0) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgage, all sums then owing by the Mortgage to the Mortgage shall become inmediately show and payable, and this mortgage may be foreclasted. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgage become a party of any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all cousts and expenses incurred by the Mortgage, are accompliately the mortgage of the mortgage of the collection by suit or otherwise, all cousts and expenses incurred by the Mortgage, are accompliately and may be recovered and collected hereauth of the mortgage of the debt secured hereby, and may be recovered and collected hereauth of the debt secured hereby, and may be
- (7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.
- (6) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrates, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural the plural the singular, and the use of any gender shall be applicable to all genders.

day of

July

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