

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its 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 encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the 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 this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee, and that all sums 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.
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 fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee.
4. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expense of the same to the mortgaged property.
5. That the Mortgagee may require the Mortgagor to insure the indebtedness secured hereby to carry life insurance in such amount and with such terms and conditions as may be required by the Mortgagee, and the Mortgagee may, at its option, pay the premiums therefor, the Mortgagee may, at its option, pay and receive the proceeds of such insurance, and the proceeds of such insurance shall become a part of mortgage debt.
6. That together with and in addition to the obligations hereinbefore stated and agreed to be paid under the terms of the note secured hereby, the Mortgagor shall be bound to pay, until the principal of the note is paid in full, the interest on the note, and also the taxes, public assessments, and insurance premiums, as determined by the Mortgagee, and the Mortgagee shall be bound to pay all taxes, assessments, premiums, and public charges, and the Mortgagee may, at its option, pay and receive the proceeds of such insurance, and the proceeds of such insurance shall become a part of mortgage debt. The Mortgagee may, at its option, pay and receive the proceeds of such insurance, and the proceeds of such insurance shall become a part of mortgage debt. The Mortgagee may, at its option, pay and receive the proceeds of such insurance, and the proceeds of such insurance shall become a part of mortgage debt.

7. That the Mortgagor shall be bound to pay, until the principal of the note is paid in full, the interest on the note, and also the taxes, public assessments, and insurance premiums, as determined by the Mortgagee, and the Mortgagee shall be bound to pay all taxes, assessments, premiums, and public charges, and the Mortgagee may, at its option, pay and receive the proceeds of such insurance, and the proceeds of such insurance shall become a part of mortgage debt.