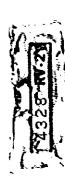
The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided on Exhibit B, attached hereto. The Mortgagor further binds itself and its successors and assigns to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor, its successors and assigns and any other persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

- 1. That it will promptly pay the principal and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided;
- 2. That this mortgage shall also 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 purpose and all sums so advanced, credits made, or amounts owing shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee and the lien of this mortgage securing such advances and readvances shall be superior to the rights of the holder of any intervening lien or encumbrance;
- 3. That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises;
- 4. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises;
- 5. Subject to any grace periods set forth in the note secured by this mortgage, 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 mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to 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 an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.
- 6. It is agreed that the Mortgagor shall hold and enjoy the mortgaged premises 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 this mortgage, and of the note and debt secured hereby, then this mortgage shall become utterly null and void, otherwise to remain in full force and effect;



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