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., and that the mortgagee may oplied a late analysis for each dollar of each paymen or advance here nier name to the extra extense involved in handling delinquent rayming.

 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 Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in layer of, and in form acceptable to, the Mortgagee, and that he will pay all premiums therefor when dues and that he does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does 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 manicipal charges, fines or other im positions against the mortgaged premises.
 - 5. That he will comply with all governmental and municipal laws and regularious affecting the morteaged pro-
- 6. That this Mortgage shall secure the Mortgagee for such further sums as may be advanced harpation, at the species of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs, or other purposes pursuant to the conservation. and that all sums so advanced shall bear interest at the same rate as the menting dedebt and shall be parallel and a congagee, unless otherwise provided in writing.
- 7. That, at the option of the Mortgagee, this Mortgage shall become due and payable fortheriff if the St. ... away said mortgaged premises, or if the title shall become vested in any other person in non-narrow of a constant of the Mortgagor; the failure of the Mortgagee to excess the option has because it shall be no exent by contract the Mortgagee's future right to exercise said option.
- 8. That he hereby assigns all rents, issues and profits of the most and one agrees that, should lead proceedings be instituted pursuant to this instrument may I be a vine because otherwise, appoint a receiver of the mortgaged premises, with full authority to the policy of the mortgaged the rents, issues and profits, including a reasonable cental to be fixed by the Court in the country of profits Mortgagor, and after deducting all charges and expenses attending such processing and the execution of distinct apply the residue of the rents, issues and profits toward the payment of the destruction of the
- 9. If there is a default in any of the terms, conditions or concurants of the most specific the option of the Mortgagee, all sums then owing by the Mortgager to the Mortgage shell become and and this mortgage may be forcelosed. Should any legal proceedings be instituted to the forcelosed of the Mortgagee become a party to any suit involving this Mortgage or the title to the arm to obtain a finance of the secured hereby or any part thereof be placed in the hands of an attorney at Law become between the penses incurred by the Moragogee, and a reasonable attorney's fee, shall ther again layers the many penses incurred by the Moragogee, and a reasonable attorney's fee, shall there again have a fee many penses incurred by the Moragogee, and a reasonable attorney's fee, shall there again have a fee many penses incurred by the Moragogee, and a reasonable attorney's fee, shall there again have a fee many penses incurred by the Moragogee, and a reasonable attorney's fee, shall there again have a fee many penses incurred by the Moragogee, and a reasonable attorney's fee, shall there again have a fee many penses incurred by the Moragogee and the fee many penses incurred by the fee many penses and the fee many penses are also become a fee many penses and the fee many penses are a fee many penses and th mand, at the option of the Mort, spec, as a part of the debt secured thereby, and a
- 10. It is agreed that the Marigapor shall field and enjoy the premises above consequents that is a decrease. gage or in the note secured hereby. It is the true meaning of this instrument that if the New year standard years are a conditions, and coverants of this mortgage, and of the note secured hereby, that then this assertings shall be arrest and otherwise to remain in full force and virtue.
- 11. The covenants herein contained shall bind, and the benefits and advantages it assume to the response administrators, successors, and assigns of the parties hereto. Whenever used, the singular number scall include the parties hereto. the singular, and the use of any gender shall be applicable to all genders.