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 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 therety loss payable clauses in favor of, and in form acceptable to, the Mortgagee, and that he will pay all premiums therefor when due; and that he does hereby as ign 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 municipal charges, fines or other impositions against the mortgaged premises.
 - 5. That he will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- 6. That this Mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the equin of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs, or other purposes pursuant to the coverant books, and that all sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on denoted to the Mortgagee, unless otherwise provided in writing.
- That, at the option of the Mortgages, this Mortgage shall become due and payable forthwith if the Moras of This compaway said nortgaged premises, or if the title shall become vested in any other person in any manner who we verether than it doubt of the Mortgageon the failure of the Mortgageon to exercise the option hereby granted shall in no event be construct as a new of the Mortgageo's future right to exercise said option.
- 8. That he hereby assigns all rents, i sues and profits of the mertgaged premises from and after any default hereunder and agrees that all all legal proceedings he instituted pursuant to this instrument, any Judge having jurisdiction is by at Charlier or abording appoint a receiver of the mertgaged premises, with full authority to take possession of the managed premises at a contribution is sues and profits including a reasonable sental to be fixed by the Court in the event said promises are a superby the Montgagor, and after definiting all charges and expenses attending such proceeding and the events in the events of has to the receiver follows with the reliable of the rents, I such and profits the ward the payment of the debt accordingly.
- If there is a creating and the terms, conditions or coverants of this mertiger, and the net secure, service in a state of the Martings. It sums then owing by the Mortgaler to the Mortgaler which become introduced discovered and this mortgage may be noted seed. Should any legal proceedings be instituted for the inconsistency of the late Martings become a party to my suit involving this Mortgage or the title to the premise described however or how the late of the late of the place of the hands of an artifact at level and the relationship to the place of the hands of an artifact at level and the place of the hands of an artifact at level and the place of the Martings and a reasonable attorneys too. In the reasonable artifact, and may be now a family of the Martings of the Martings and the place of the hands of the late of the place of the family of the Martings of the Martings and the place of the hands of the late of the place of the family of the late o
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