

The said mortgagor agrees that in case the debt or obligations secured by this mortgage be foreclosed, or put into the hands of any attorney for collection, suit, action or foreclosure, the mortgagor shall be chargeable with all costs of collection, including reasonable attorneys fees, which shall be due and payable at once, which charges and fees, together with all costs and expenses, are hereby secured and may be reserved in any suit or action hereupon or hereunder.

And the said mortgagor agrees that upon failure of the mortgagor to pay any taxes or other public assessment, or any part thereof, the mortgagee may, at its option, declare the full amount of this mortgage due and payable.

PROVIDED, ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said mortgagor does and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said loan agreement, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.

AND IT IS AGREED, by and between the said parties, that the mortgagor is to hold and enjoy the said premises until default of payment shall be made.

And if at any time any part of said debt, or interest thereon, be past due and unpaid the said mortgagor hereby assigns the rents and profits of the above described premises to said mortgagee, or the mortgagee's heirs, executors, administrators, successors or assigns, and agrees that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, applying the net proceeds thereof (after paying costs of collection) upon said debt, interest, costs and expenses, without liability to account for anything more than the rents and profits actually collected.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrator, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.