(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expenses attending such preceeding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That 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 Mortgager 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 of 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 any 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.

(5) That the covenants herein contained shall bind, and the benefitrators, successors and assigns, of the parties hereto. Whenever used, the gender shall be applicable to all genders. WITNESS the Mortgagor's hand and seal this 22 day of SIGNED, scaled and delivered in the presence of:	January 19 75 Free B. Beiers Harvey C. Watson	e respective heirs, executors, adm plural the singular, and the use of	oinis-
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(wives) of the above named mortgagor(s) respectively, did this day a pear did declare that she does freely, voluntarily, and without any compulsion, relinquish unto the mortgagee's and the mortgagee's strikers or succe of dower of, in and to all and singular the premises within mention. It conversely that the premises within mention is converted by the premises within mention.	thefore me, and each, upon being pride dread or fear of any person when e-sors and assigns, all her interest are and released. Carole J. Wa	ivately and separately exemined lascever, renounce, release and find estate, and all her right and	ha ma

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