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... defend and singular the said premises unto the said Mortgagee, its successors and assigns, from and against said Mortgagee, his heirs, executors, administrators, and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof, and Mortgagee hereby covenants and warrants that he has a fee simple title to said property, free from all encumbrances except:

TO HAVE AND TO HOLD all and singular the aforegranted and bargained premises unto the Mortgagee forever, and to pay to the Mortgagee, according to its tenor and effect, that certain principal sum of money hereunto and secured hereby, and any other sums which become owing by the Mortgagee to the Mortgagee prior to cancellation hereof, then this mortgage shall cease, terminate and be void, otherwise to remain in full force and effect.

The Mortgagee agrees and covenants to pay all taxes and special assessments against the property and agrees to pay all taxes levied under the laws of this State on the indebtedness secured hereby. Mortgagee further covenants and agrees that he will at all times until the release of this mortgage keep in force a policy of insurance on that portion of the mortgaged property which is insured covering fire and damage by fire and other causes covered by the usual comprehensive casualty insurance policy. Such policy shall be with an insurer acceptable to the Mortgagee in an amount not less than the balance owing upon the mortgage secured hereby, with loss payable to the Mortgagee. In the event of loss, Mortgagee shall give immediate notice by mail to the Mortgagee, who will make proof of loss and make payment to the Mortgagee, and each insurance company concerned is hereby authorized and directed to make payment of such loss directly to the Mortgagee, instead of to the Mortgagee and Mortgagee jointly, but in the event any payment is made jointly, Mortgagee hereby authorized Mortgagee to endorse his name on any check, draft or money order as his attorney-in-fact. Upon payment for loss, the Mortgagee may at his sole option apply such proceeds to reduce the balance of the indebtedness owing on the mortgage property. In the event the Mortgagee shall neglect or refuse to obtain said insurance or pay any taxes which become due on the mortgage property, the Mortgagee may at his option obtain such insurance, pay all such taxes or both, and all sums expended therefor are hereby secured by this mortgage and shall be due immediately from Mortgagee to Mortgagee with interest at the rate of 6% per annum from the date of payment by the Mortgagee until paid.

The Mortgagee agrees and covenants that he will maintain the mortgaged property in good repair and not be permitted to permit anyone else to commit waste, reasonable wear and tear excepted. Upon the failure of the Mortgagee to maintain the mortgaged property, the Mortgagee may cause reasonable maintenance work to be performed at the cost of the Mortgagee. Any such work so expended shall be due immediately from Mortgagee with interest at the rate of 6% per annum from the date expended until paid.

The Mortgagee hereby vests the Mortgagee with the full power and authority, upon the breach of any covenant or warranty herein contained, or upon any default in the payment of any installment provided in said note or any renewal or extension thereof, or in the performance of any agreement herein contained, to declare the entire indebtedness hereby secured immediately due and payable, without notice to any person to take possession of said property and proceed to foreclose this mortgage in accordance with the law of this State. Should any legal proceedings be instituted for the foreclosure of this mortgage, then the Mortgagee assume a party in any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby in 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 on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The Mortgagee, if more than one, all mortgagees hereby waive and relinquish the right of exemption and homestead.

This mortgage may be assigned by the Mortgagee without the consent or notice to the Mortgagee, and when so assigned, the assignee shall have all of the rights and privileges given to the Mortgagee by the provisions of this mortgage.

This mortgage is in addition to any other lien or security herebefore or hereafter given or obtained by the Mortgagee and is not in satisfaction or in lieu of any other lien or security.

In this mortgage, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular includes the plural. This mortgage shall bind all parties hereto, their heirs, legatees, administrators, executors, successors and assigns.

In witness whereof, the Grantors hereunto set their hands and seals this _____ day of _____ 1975.
Signed in the presence of:

[Signature]
[Signature]

[Signature] _____ (SEAL)
[Signature] _____ (SEAL)
X _____ (SEAL)

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