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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, his 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 encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whatsoever 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 this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee; and that all sums so advanced shall bear interest at the same rate as the Mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.
3. That he will keep the improvements now existing or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto first payment clauses in favor of and in form acceptable to the Mortgagee.
4. That he will keep all improvements now existing or hereafter created upon the mortgaged property in good repair, and should he fail to do so the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expense for such repairs to the mortgage debt.
5. That the Mortgagee may at any time make a check or checks of any indebtedness secured hereby to carry the same to the satisfaction of the Mortgagee, and that any all sums secured by this mortgage, designating the Mortgagee as such payee, shall be paid to the Mortgagee, and the Mortgagee may, at its option, pay the premiums therefor, and the Mortgagee may, at its option, pay all sums so advanced by the Mortgagee shall become a part of mortgage debt.
6. That together with and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee on the first day of each month, until the indebtedness is fully paid in full, the amount of the annual taxes, public assessments, and insurance premiums, as required by the Mortgagee, and, at the option of the Mortgagee, to pay all taxes, insurance premiums, and public assessments, and the Mortgagee may, at its option, pay said items and charge all such items to the mortgage debt. Any deficiency in the amount of such aggregate monthly payments shall, unless waived by the Mortgagee, be paid to the due date of the next such payment. In the event of default under this mortgage, the Mortgagee may collect a "late charge" on any installment which is not paid when due, and the late charge shall include in handling delinquent payments, the amount of late charges as follows: 10% per charge 10th to 15th-50c; 16th to 30th- \$1.00; after 30th- 20% of payment. If a week or more monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagee shall pay to the Mortgagee any amount necessary to make up such deficiency. Such payment will be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail.
7. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any lease, contract, or agreement of any kind, and that he covenants to warrant and defend the same from and against all persons lawfully claiming the same or any part thereof, and that he covenants to warrant and defend the same from and against all persons lawfully claiming the same or any part thereof, and that he covenants to warrant and defend the same from and against all persons lawfully claiming the same or any part thereof.