TOGETHER with all the estate, rents, issues, rights, privileges and appurtenances [illegible] and belonging, or in anywise appertaining to the said premises and buildings, or any part thereof, and also with all the rents and profits [illegible] to be derived from renting, leasing or [illegible] the premises, and the plumbing, heating, gas and electric equipment, and all heating, cooking, air conditioning and refrigerating [illegible] equipment and appurtenances now or hereafter attached to, used in connection with, or [illegible] which shall be deemed to be part of said premises, and all of the income, rents and profits which may arise or be had from any part thereof or of said premises.

TO HAVE AND TO HOLD the premises above described, together with all and singular the rights, privileges, tenements, appurtenances and appurtenances unto the said Mortgagee, its successors or assigns forever.

And the said Mortgagor does hereby covenant and represent unto the said Mortgagee, its successors or assigns, that he is lawfully seized in fee of the premises above described, and that the premises are free from all encumbrances except as to mortgage to None

that he has good and lawful right to sell and convey the same as aforesaid, that he will warrant and defend the title to the same forever against the lawful claims and demands of all persons whomsoever. And the said Mortgagor does further covenant and agree to pay all taxes due and to become due on the premises above described, all assessments for street or other improvements and keep the buildings thereon insured against loss by wind, storm, fire and such other casualties as may be required by Mortgagee, its successors or assigns, in such responsible insurance company or companies as shall be certified to the Mortgagee, its successors or assigns, in an amount and satisfactory to said Mortgagee, its successors or assigns with an assignment and subrogation clause satisfactory to the Mortgagee attached to said policy or policies of insurance. In case of loss and payment by an insurance company, the amount of the insurance money paid shall be applied either on the indebtedness secured hereby, or in rebuilding and restoring the damaged buildings as the Mortgagee may elect. And it is further agreed that in the event that the Mortgagor shall fail to pay said taxes, assessments for street or other improvements and insurance as agreed, then the Mortgagee or its successors or assigns are hereby authorized to do so and to pay the same and the sums so paid shall stand secured by this mortgage and shall bear interest from the date of payment at the rate of six per cent per annum.

It is further covenanted and agreed that the said Mortgagor will procure or cause to be procured from some responsible insurance company a policy or policies of insurance of a kind and amount satisfactory to said Mortgagee on the life of some person acceptable to said Mortgagee as an insurance risk, and will pay or cause to be paid, as they become due, until the debt hereby secured remains unpaid, all premiums on said policy or policies, and, as additional collateral for the indebtedness hereinafter secured, will keep said policy or policies constantly assigned to said Mortgagee, in accordance with the terms of this loan, or its assignees.

BUT THIS COVENANT IS UPON THIS CONDITION: That if the said Mortgagor shall well and truly pay or cause to be paid unto the said Mortgagee, its successors or assigns, the said debts and sums of money aforesaid, with interest thereon, as they shall become due according to the true intent and meaning of this instrument and of said note and the conditions thereon written, then this deed of bargain and sale shall cease and be void; otherwise, it shall remain in full force and authority.

And it is also covenanted and agreed that upon default in the payment of said promissory note above described, or on our failure to pay the said taxes, assessments for street or other improvements and insurance as agreed, or on failure of the Mortgagor to keep and perform any of the covenants or conditions herein, then, or in any one of these events, the whole amount of the indebtedness hereby secured, at that time unpaid shall, at the option of the lawful owner and holder of said note and of this security, be and become due and collectible at once, anything hereinbefore or in said note contained to the contrary notwithstanding; such option to be exercised without notice.

And it is further covenanted and agreed that in case any installment is not paid when due or within five days thereafter, the further sum of five per cent on the installment then due shall be paid by the Mortgagor or the person or persons claiming through or under the Mortgagor, as a delinquency charge.

And it is covenanted and agreed that the said Mortgagor does hereby assign, set over and transfer to the said Mortgagee, its successors or assigns, all of the rents, issues and profits of the said mortgaged premises accruing and falling due from and after the service of summons issued in an action to foreclose this mortgage after default in the conditions thereof. And it is further agreed that in the case of foreclosure of this mortgage, by suit or otherwise, the Mortgagee shall recover of the Mortgagor the expense of advertising, selling and conveying, including reasonable attorney's fees and other reasonable costs of foreclosure, which shall be secured by this mortgage, and shall be included in judgment of foreclosure.

And it is covenanted and agreed that no failure of the Mortgagee or its successors or assigns to exercise any option to declare the maturity of any debt secured by this mortgage, shall be taken or deemed as a waiver of its right to exercise such option, or to declare such forfeiture, either as to any past or present default, and it is further agreed that no terms or conditions contained in this mortgage can be waived, altered or changed except as evidenced in writing and signed by all parties hereto.

All appraisement and homestead laws are hereby expressly waived.

WITNESS the hand and seal of the Mortgagor, the day and year first above written.

Signed, sealed and delivered in the presence of	)	Betty L. Chapman (formerly Betty Bollew) (L.S.)
	)	(L.S.)
	)	(L.S.)

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