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TO HAVE AND TO HOLD, all and singular the said premises unto the said Mortgagee, their heirs, personal representatives, successors and assigns forever. And Mortgagor does hereby bind itself and its successors and assigns to procure or execute any further necessary assurances of title to the said premises, the title to which is unemcumbered, and also to warrant and forever defend all and singular the said premises unto the said Mortgagee, their heirs, personal representatives, successors and assigns, from and against Mortgagor and its successors and assigns and all other persons lawfully claiming, or to claim the same or any part thereof.

And it is agreed, by and between the said parties, that if the said Mortgagor, its successors or assigns shall fail to pay all and any taxes and assessments upon the said premises when the same shall first become payable, then the said Mortgagee, its successors or assigns, may cause the same to be paid together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sums so paid, with interest thereon from the dates of such payments.

And it is agreed, by and between the said parties, that upon default being made in the payment of principal or interest or any part or installment thereof as stipulated in the said Note, or in the payment of the taxes, or of the assessments hereinabove mentioned, when the same shall first become payable, or in any other of the provisions of this Mortgage, that then the entire amount of the debt secured or intended to be secured hereby shall forthwith become due at the option of the said Mortgagee, their heirs, personal representatives, successors or assigns, although the period for the payment of the said debt may not then have expired.

And it is agreed that if the holder of the Note secured hereby is compelled to pay any taxes upon the debt represented