The Mortgagor further covenants and agrees as follows:

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(i) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgages, for payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the convenints herein. This mortgage shall also turns the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgager so may be a standard of the Mortgager to the Mortgager so advanced that the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(3) That R will keep the improvement cow existing or hereafter eracted on the mortgaged property issued as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have set; by it thereto loss payable clauses in fivor of, and in form acceptable to the Mortgagee, and that it will pay held by the Mortgagee, and have set; by it thereto loss payable clauses in fivor of, and in form acceptable to the Mortgagee, and that it will pay all permium therefor when due; and had it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(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 fall 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 dise, 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 rests, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal precedings 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 rests, issues and profits, including a reasonable restal 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 proceeding and the execution of its trust as receiver, shall apply the residue of the rests, issues and profits toward the payment of the debt secured hereby.

(8) 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 Mortgage to the Mortgagee shall become immediately due and payable, and this mortgage may be of the Mortgagee, all sums then owing by the Mortgagee hereby of this mortgage, or should the Mortgagee herome a party of any suit inforectioned. Should any legal proceedings be instituted for the forectione of this mortgage, or should the Mortgagee herome 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.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and coverants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

(8) That the coverants herein contained shall bind, and the benefits and advantages shall inure to the respective heirs, executors, adminis-

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