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The grantor covenants to pay all taxes, levies and assessments which may be charged upon the property hereby conveyed so long as any part of the debt hereby secured remains unpaid, and she will within twenty days of the due date of such taxes or assessments, exhibit receipts, of the proper officers to the mortgagee, its successors or assigns herein showing the payment thereof and to keep the improvements upon said property constantly insured in some responsible insurance company or companies satisfactory to the mortgagee, its successors or assigns in a sum not less than \$7,500.00 and to deliver renewals thereof to the said mortgagee, its successors or assigns one week in advance of the expiration of same, stamped paid by the agent or company issuing the policy, and to make payable and deliver all policies of insurance to the said mortgagee, its successors or assigns.

In the event of the failure of the Grantor to pay such taxes, levies, or maintain such insurance then the Mortgagee, its successors or assigns may as it sees fit and it is hereby authorized to pay such taxes, levies or assessments, and effect or renew such insurance, but nothing herein contained shall be construed to require the mortgagee, its successors or assigns to take any such action. Any sums so paid by the mortgagee, its successors or assigns for such taxes, levies or assessments, or insurance, with interest thereon at the rate of eight per cent per annum, shall constitute a lien under and by virtue of this mortgage on the property hereby conveyed, and in event of sale, shall be treated as a part of the expense of executing this mortgage, and also shall be recoverable by all the remedies at law or in equity by which the debt aforesaid may be recoverable.

And it is covenanted that if the said mortgagor does not hold said premises by title in fee simple, or has not good right and lawful authority to sell, convey or encumber the same, or if said premises are not free and clear of all liens and encumbrances whatsoever, or if any suits have been begun affecting the same or if any tax or assessment be made or levied upon the debt secured hereby or upon the mortgagee, its suc-