And the Mortgagor does hereby bind himselr and his successors, heirs, executors, administrators and assigns, to warrant and forever defend all and singular the said premises unto the said Mortgagee and his successors, heirs, and assigns, from and ageinst the Mortgagor and his successors, heirs and ase signs and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

And the Mortgagor hereby agrees to pay all taxes and assessments on said premises and insure the buildings thereon, and to keep the same adequately insured against loss or damage by rire until the debt hereby secured shall have been paid, in a sum not less than FOUR HUNDRED (\$450.00) Dollars, with loss, if any, payable to the Mortgagee, as his interest may appear, and that if the Mortgagor shall fail to do so, the Mortgagee, his successors, heirs, executors, administrators or assigns, may pay such taxes and assessments and any cause the said property to be insured, and the money expended for the payment of such taxes, assessments, or insurance premiums, with interest thereon at the rate hereinberore specified, shall be added to and be a part of the debt hereby secured; and the Mortgagor further agrees that this mortgage shall constitute and be a lien on any insurance money that shall be paid or payable to him, his successors, heirs, executors, administrators or assigns, for loss or damage to said property.

And the Mortgagor further covenants and agrees that if any part of the aforesaid principal or interest shall not be paid when the same shall be due, or if any part of the security for the arcresaid debt shall be lost or destroyed or the value thereor impaired, weakened or diminished, or if he shall fail to pay all taxes and assessments on said premises or shall fail to insure the buildings thereon and to keep the same adequately insured as menein required, or if he small rail to keep and perform the covenants of the mortgage and the instrument evidencing the debt hereby secured, then the entire amount of both principal and interest shall at the option of the Mortgages, immediately become and be due, payable and collectible.

Provided, however, and it is the true intent and meaning or the parties to these presents, that if the Mortgagor shall well and truly pay or cause to be paid to the Mortgagee, his certain attorneys, executors, administrators, successors or assigns, the aforesaid debt with interest, costs, expenses, dispursements and attorney's fees, as aforesaid, and shall rully and faithfully keep and perform the covenants of the mortgage, and the instrument hereby secured, then this deed or bargain and sale shall cease and be utterly null and woid; otherwise, it shall remain in rull force and virtue.

And each and every subscriber hereto does hereby agree that words herein importing the singular number shall be so construed as to include the plural number and words herein importing the masculine gender shall be so construed as to include the feminine and neuter genders whenever such construction is necessary or proper to give rull effect to the provisions of this mortgage.

IN WITNESS WHEREOF the Mortgagor has hereinafter set his hand and seal the 20th day or February, A. D. 1948.

Signed, Sealed and Delivered

in the Presence of:

(SEAL)

(SEAL)