

...all and singular the said premises unto the Mortgagee, its succes-

...that he is lawfully seized of the premises hereinabove described in  
...that he has good right and lawful authority to sell, convey, or encumber the same,  
...are free and clear of all liens and encumbrances whatsoever. The Mortgagor  
...to warrant and forever defend all and singular the premises unto the Mortgagee  
...and against the Mortgagor, and all persons whomsoever lawfully claiming the same or

...and agrees as follows:  
...will promptly pay the principal of and interest on the indebtedness evidenced by  
...in the manner therein provided.

...shall secure the Mortgagee for such further sums as may be advanced  
...for the payment of taxes, insurance premiums, public as-  
...puruant to the covenants herein, and also any further loans,  
...or credits that may be made hereafter to the Mortgagor by the Mortgagee;  
...shall bear interest at the same rate as the Mortgage debt and shall be  
...unless otherwise provided in writing.

...will keep the improvements now existing or hereafter erected on the mortgaged  
...against loss by fire and  
...by the Mortgagee, and in companies acceptable to  
...assign to the Mortgagee all such policies, and that all such policies and  
...loss payable clauses in favor  
...the Mortgagee.

...will keep all improvements now existing or hereafter erected upon the mortgaged  
...in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said  
...make whatever repairs are necessary, and charge the expenses for such repairs to the  
...mortgage debt.

...may require the maker, co-maker or endorser of any indebtedness secur-  
...in a sum sufficient to pay all sums secured by this  
...designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgagor to pay  
...the Mortgagee may, at its option, pay said premiums, and all sums so ad-  
...shall become a part of the mortgage debt.

...together with, and in addition to, the monthly payments of principal and interest  
...payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day  
...of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the  
...annual taxes, public assessments and insurance premiums, as estimated by the Mortgagee, and, on the  
...failure of the Mortgagor to pay all taxes, insurance premiums and public assessments, the Mortgagee  
...may, at its option, pay said items and charge all advances therefor to the mortgage debt.

...he hereby assigns all the rents, issues, and profits of the mortgaged premises from  
...and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument,  
...then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits,  
...who, after deducting all charges and expenses attending such proceedings and the execution of his  
...trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the  
...debt secured hereby.

...at the option of the Mortgagee, this mortgage shall become due and payable forth-  
...with if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested  
...in any other person in any manner whatsoever other than by death of the Mortgagor.

...It is agreed 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 covenants of this  
...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. 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 Mortgagor to the Mortgagee shall become immediately due and payable, and  
...this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of  
...this mortgage, or should the Mortgagee become a party to 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 an 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 thereby, and may be recov-  
...ered and collected hereunder.

...The covenants herein contained shall bind, and the benefits and advantages shall inure to,  
...the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever  
...used, the singular number shall include the plural, the plural the singular, and the use of any gender  
...shall be applicable to all genders.

WITNESS my hand and seal this 20th day of June 19 49 .

Signed, sealed, and delivered \_\_\_\_\_  
in the presence of: \_\_\_\_\_  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)