

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises unto the said
The Prudential Insurance Company of America

, its successors and assigns, forever. And I do hereby bind myself and my
heirs, executors and administrators, to warrant and forever defend all and singular the said premises
unto the said The Prudential Insurance Company of America
its successors and assigns from and against myself and my

heirs, executors, administrators and assigns and all others whomsoever, lawfully claiming or to claim the same or
any part thereof.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor his heirs, executors
or administrators, shall and will forthwith insure the house and buildings now or hereafter erected on said lot and
keep the same insured from loss or damage by fire, and in such other forms of insurance as may be required by the
Mortgagee, in stock companies approved by the Mortgagee in a sum satisfactory to the Mortgagee and assign the
said policy or policies of insurance to the said Mortgagee, its successors or assigns, and in case he or they shall at any
time neglect or fail so to do, then the said Mortgagee, its successors or assigns, may cause the same to be insured in
its own name and reimburse itself for the premium and expenses of such insurance under this mortgage.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these pres-
ents, that if I the said Mortgagor do and shall well and truly pay or cause to be paid unto the said
Mortgagee, its successors or assigns, the said debt or sum of money aforesaid, with the interest thereon, if any, shall
be due, according to the true intent and meaning of the said note, and all sums of money provided to be paid by the
Mortgagor, his heirs, executors, administrators or assigns, under the covenants of this mortgage, then
this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise it shall remain in full
force and virtue. AND IT IS AGREED, by and between the said parties, that the Mortgagor is to
hold and enjoy the said premises until default in any payment of principal, or of any interest at the time the same
is due, shall be made. Upon any default in the payment of any of the principal of said debt, or of any interest there-
on, at the time the same is due; or upon any default in the payment of any and all sums of money provided to be
paid by the Mortgagor, his heirs, executors, administrators or assigns, under the covenants of this
mortgage; or if the Mortgagor, his heirs, executors, administrators or assigns, shall at any time fail
or neglect to insure and keep insured the house and buildings now or hereafter erected on said lot, or shall fail to
assign the said policy or policies of insurance to the Mortgagee, its successors or assigns, the whole debt shall, at the
option of the Mortgagee, its successors or assigns, become at once due and payable and this mortgage may be fore-
closed by said Mortgagee, its successors or assigns.

It is agreed and covenanted by and between the said parties 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 or
shall be begun affecting the same, or if any waste shall be permitted or committed on the said premises, or if any
tax or assessment be made or levied upon the debt secured hereby or upon the Mortgagee, or its successors or
assigns, for or on account of this loan, either by the State or County, or for any local purpose, the Mortgagee, or its
successors, shall have the right to declare the entire indebtedness secured hereby at once due and payable and the
Mortgagor or the person or persons claiming or holding under the Mortgagor, shall at once pay the entire indebted-
ness secured hereby.

And it is further agreed and covenanted by and between the said parties that until the debt hereby secured be
paid, the said Mortgagor, his heirs, executors, administrators or assigns, shall and will pay all taxes,
or assessments of every type or nature on the property hereby mortgaged, and every part thereof, or on this mortgage
or note secured hereby, promptly as they become due and before they become delinquent, and upon the Mortgagor's
failure to so pay the said taxes, charges, public rates or assessments, the Mortgagee shall have the right to pay same
(and any sums so paid shall stand secured by this mortgage and bear interest from the date of payment until repaid
at the rate of seven (7%) per cent. per annum), and reimburse itself for the same under the
mortgage; and the Mortgagee may likewise, in case of such default, declare the entire debt due and payable.

It is further agreed and covenanted that no trees are to be cut on the within described premises, except
for domestic purposes, and that no timber is to be removed from the within described premises without the
written consent of The Prudential Insurance Company of America or its successors or
assigns first had or obtained.

And in case of default in the payment of said debt or interest thereon, and likewise in case of default in any of
the agreements hereinabove set forth, the Mortgagor hereby assign the rents and profits of the above described
premises to the Mortgagee, and agrees that any Judge of the Circuit Court of said State may at Chambers, or other-
wise, appoint a receiver with authority to take possession of said premises and collect the rents and profits, and after
paying costs of collection, apply the proceeds to the payment of said debt, interest, costs and expenses, without
liability, however, to account for anything more than the rents and profits actually collected.