TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgager further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomseever lawfully examing the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided.
- 2. That this mortgage shall secure the Mort a ee for such further sums as may be advanced hereid on at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, all onces, readvances or credits that may be made hereafter to the Mortgager by the Mortgager; and that all sams to advanced shall bear interest at the same rate as the Mortgage debt and shall be populse or demand of the Mortgagee, unless otherwise provided to writing.
- D. Test be will keep the improvements now existing or hereafter erected on the mortgaged property assured as may be required from time to time by the Mortgagee against loss by fare and other hexards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of, and in form acceptable ti, the Mortgagee.
- 4. That he will keep all improvements now existing or hereafter creeted upon the mortgaged property in mood repair, and should be fail to do so, the Mortgagee may, at its option, enter upon said promises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt.
- 5. That the Mortgagee may require the maker, common or endorser of any indebtedness secured hereby to carry life insurance upon himself in a subscript section of policy in a carear cyclic mortgage, designating the Mortgagee as beneficiary there it and, upon fallure of the Mortgageous the premiums therefor, the Mortgagee may, at it whom, way and premiums, and all rums so advanced by the Mortgagee shall become a part of more procedure.
- 6. That, freether with, and in addition to, the more by payments of principal and interest payable under the terms of the note is enred hereby. It was pay to the Mortpayer, on the hard day annual taxes, purificulty and incommon present incommon present the Mortpayer, and the section of the Mortpayer to pay all taxes, hourance are income and parade a section of the Mortpayer to pay all taxes, hourance are income and parade a section of the Mortpayer to pay all taxes, hourance are income and parade a section of the Mortpayer to pay and them and change all advances to except a community and do not a section of the Mortpayer to pay and them and change all advances to except a community and do not a section of the mortpayer do not be set to be mortpayed.
- A That he berefy a sleep all treated is a uniform to the horizoner of an animal many extract bereated, and is relieved by each of each treated annual action materials. In the standard expense and expenses after the relieved to the second expenses after the process of the relieved to the second expenses after the relieved to the second expenses and the second expenses are the second expenses and that the second expenses are the second expenses are the second expenses and the second expenses are the second expenses and the second expenses are the second expenses and the second expenses are the second expenses are the second expenses and the second expenses are the s

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the second of the process of the process of the control of the control of the premises accepted herein, or should the debt recared hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or etherwise, and easy and expensive the hands of an attorney at law for collection by suit or etherwise, all costs and expensive the hands of an attorney at law for collection by suit or etherwise, all costs and expensive them the hands of an attorney at law for collection by suit or etherwise, all costs and expensive them the the hands of an attorney at law for collection by suit or etherwise, all costs and expensive them the the promise and a reasonable attorney's fee, shall the coap a become due and payable immediately or on demand, at the option of the Mortgagee, as a pace of the debt accurred thereby, and may be recorded and collected hereunder.

10. The covenants herein contained shall blost and the beacht, and advantages shall increase, the respective heirs, executors, administrators, succeeds, and assign of the partic hereis. We assert used, the singular number shall include the planal, the planal in singular, and the decorany of the shall be applicable to all genders.

Sharl be applicable to all genders.

WITNESS my hand and seal this day of the property of the presence of:

(SEAL)

(SEAL)