

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 Mortgagee, its Successors and Assigns forever. And we do hereby bind ourselves and our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee, its Successors and Assigns, from and against ourselves and our Heirs and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said mortgagors agree to insure the house and buildings on said lot in a sum not less than Thirty Thousand (\$30,000.00) Dollars, Fire Insurance and extended coverage in a company or companies satisfactory to the mortgagee, and keep the same insured from loss or damage by fire and other hazards, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagors shall at any time fail to do so, then the said mortgagee may cause the same to be insured in mortgagors' names and be reimbursed for the premium and expense of such insurance under this mortgage, with interest. Should the mortgagors fail to reimburse the mortgagee for any advanced premium, upon demand, the mortgagee may, at its option, declare this mortgage in default and subject to foreclosure.

The Mortgagors herein covenant and agree that they will keep the taxes and public assessments against the property paid promptly as the same shall become due and payable, and should they fail to do so the Mortgagee may, at its option, pay the same and add such advancements to the principal of the mortgage debt. Any such sums paid by the Mortgagee herein for the said purposes shall draw interest from the date of such payment at the same rate as hereinabove stated, and the same shall be paid by the Mortgagors to the Mortgagee upon demand, and should the said Mortgagors fail to pay the same or any part thereof, the Mortgagee may, at its option, declare the entire balance of the mortgage debt due and payable and the mortgage subject to foreclosure.

The Mortgagors covenant and agree that the Mortgagee may, in case of default at any time without prior demand or notice, demand, collect and receive any and all rentals due and payable or to become due and payable from any tenant occupying or having the right to occupy said hereinbefore described property, which said rentals shall be applied on account of the principal and interest of this mortgage and the obligation hereby secured, as well as taxes against the property described herein and cost of insurance premium and necessary repairs; and should foreclosure proceedings be instituted upon this mortgage, we agree that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, applying the net proceeds thereafter (after paying costs of collection) upon said debt interest, costs or expenses; without liability to account for anything more than the rents and profits actually collected.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of the parties to these Presents, that if the said mortgagors, do and shall well and truly pay or cause to be paid unto the said mortgagee the debt or sum of money aforesaid, with interest thereon, if any be due, according to the true intent and meaning of the