

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagors shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and

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

The Mortgagors covenant that they are lawfully seized of the premises herein above described in fee simple absolute (or such other estate, if any, as is stated hereinbefore), that they have 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, except as herein otherwise recited. The Mortgagors further covenant to warrant and forever defend all and singular the premises as herein conveyed, unto the Mortgagee, forever, from and against the Mortgagors, and all persons whomsoever, lawfully claiming the same or any part thereof.

The Mortgagors covenant and agree as follows:

1. That they will promptly pay the principal and interest on the indebtedness evidenced by said note at the time and in the manner therein provided. Privilege is reserved to prepay at any time the entire indebtedness, or any part thereof, but this instrument is intended to secure said indebtedness, and any and all renewals or extensions of same.
2. The lien of this instrument shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby.
3. They will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provisions has not been made hereinbefore, and in default thereof the Mortgagors may pay the same; and will promptly deliver the official receipts therefor to the Mortgagee. If the Mortgagors fail to make any payments provided for in this section or any other payments provided for in this section or any