

TO HAVE AND TO HOLD, all and singular, the said Premises unto the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its Successors and Assigns forever.

AND it does hereby bind itself and its Successors or Assigns, to warrant and forever defend all and singular the said Premises unto the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its Successors and Assigns, from and against itself and its Successors and Assigns, and all other persons whomsoever, lawfully claiming, or to claim the same, or any part thereof.

AND the said mortgagor doth, as additional security, hereby assign, set over, and transfer to the said mortgagee, all of the rents, issues and profits of the said mortgaged premises, accruing or falling due from and after the service of a summons in any action of foreclosure to which said mortgagee may be parties, and the holder of this mortgage shall be entitled to the appointment of a receiver for such rents and profits as a matter of right, without consideration of the value of the mortgaged premises as security for the amount due the mortgagee, or the solvency of any person or persons liable for the payment of such amount.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor, Successors or Assigns shall and will insure the house and buildings on said premises and keep the same insured from loss or damage by fire, the perils covered by the standard Extended Coverage Endorsement or other hazards, that may be from time to time required by the Mortgagee, and assign the Policy of Insurance to the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its Successors or Assigns, and in case that it or its successors or assigns shall, at any time, neglect or fail so to do, then the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 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, together with interest on the amount so paid, at the rate of seven per cent. per annum, from the date of such payment, under this Mortgage.