

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had, therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD all and singular the said premises unto Cameron-Brown Company, 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 Mortgagor further covenants to warrant and forever defend all and singular the premises unto Cameron-Brown Company forever, from and against the Mortgagor and all persons whomsoever lawfully claiming 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 Cameron-Brown Company for such further sums as may be advanced hereafter, at the option of Cameron-Brown Company, for the payment of taxes, insurance premiums, public assessments, repairs, or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by Cameron-Brown Company; and that all sums so advanced shall bear interest at the same rate as the Mortgage debt and shall be payable on demand of Cameron-Brown Company, unless otherwise provided in writing.

3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by Cameron-Brown Company against loss by fire and other hazards, in such amounts as may be required by Cameron-Brown Company, and in companies acceptable to it, and that he does hereby assign to Cameron-Brown Company all such policies, and that all such policies and renewals thereof shall be held by Cameron-Brown Company and have attached thereto loss payable clauses in favor of, and in form acceptable to Cameron-Brown Company.

4. That he will pay when due all taxes, public assessments, and other charges upon or assessed against the mortgaged property.

5. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair and should he fail to do so, Cameron-Brown Company may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt; that, in the event that the proceeds of this loan are for the construction of improvements on the mortgaged premises, he will continue construction until completion without interruption, and should he fail to do so, Cameron-Brown Company may, at its option, enter upon said premises, complete said construction work, and charge the expenses for the completion of such construction to the mortgage debt; and/or Cameron-Brown Company may declare the indebtedness secured hereby due and payable if Cameron-Brown Company shall permit such construction to be and remain interrupted for a period of fifteen (15) days.

6. That Cameron-Brown Company may require the maker, co-maker or endorser of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating Cameron-Brown Company as beneficiary thereof, and, upon failure of the Mortgagor to pay the premiums therefor, Cameron-Brown Company may, at its option, pay said premiums, and all sums so advanced by Cameron-Brown Company shall become a part of mortgage debt.

7. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to Cameron-Brown Company (at Cameron-Brown Company's option), on the first day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one twelfth of the annual taxes, public assessments and insurance premiums, as estimated by Cameron-Brown Company; and, on the failure of the Mortgagor to pay all taxes, insurance premiums and public assessments, Cameron-Brown Company may, at its option, pay said items and charge all advances therefor to the mortgage debt.

8. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, the Cameron-Brown Company shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

9. That, at the option of Cameron-Brown Company, the indebtedness secured by this mortgage shall become due and payable if, without the written consent of Cameron-Brown Company, the Mortgagor shall convey away the mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. It is understood and agreed that in consideration for the consent of Cameron-Brown Company to any transfer of title to the mortgaged premises, Cameron-Brown Company at its option may charge a loan transfer fee, and/or require changes in the rate of interest, term of loan, monthly payments of principal and interest and other terms and conditions of this mortgage and/or the note secured hereby.

10. That the rights of Cameron-Brown Company arising under the clauses and covenants contained in this mortgage shall be separate, distinct and cumulative and none of them shall be in exclusion of the others; that the invalidity of one or more of the clauses and covenants contained herein shall not in any way affect the validity or enforceability of the remaining provisions herein contained; and that no act of Cameron-Brown Company shall be construed as an election to proceed under any one provision herein to the exclusion of any other provision, anything herein, or otherwise to the contrary notwithstanding.