- 8. That if any action or proceedings be commenced excepting an action to foreclose this Mortgage or to collect the debt secured hereby, to which action or proceedings the Mortgagor is made a party by reason of the execution of this mortgage in which it becomes necessary to defend or upheld the lien of this Mortgage, all sums paid by the Mortgagor for the expense of any litigation to prosecute or defend the right and lien created hereby shall be paid by the mortgagee.
- 9. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs, or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face, hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- 10. That it will keep the improvements now existing or hereafter erected on the mortgage property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, 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 to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagees and Mortgagor the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagor and Mortgagees, to the extent of the balance owing on the Mortgage debt, whether due or not. The prior mortgagee and mortgagee shall be insured as to the extent of their interest.
- 11. That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon siad premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- 12. That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgage premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by hte mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereby.
- 13. That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other



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