

This is the identical property conveyed to the mortgagor by deed of Norman W. Maulsby and Sandra P. Maulsby, to be recorded of even date herewith.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 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 the Mortgagee, its heirs and successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and Agrees as follows:

1. That this mortgage is a subordinate and junior lien upon the above described property to the mortgage given to George I. Wike, Jr. and Quentin O. Ball, recorded in Mortgage Book 1496, Page 384 on February 25, 1980 in the original amount of \$25,000.00.
2. Said mortgage to George I. Wike, Jr. and Quentin O. Ball as above outlined must be kept current at all times. When said mortgage is paid off this mortgage will then be a first mortgage.
3. That Mortgagor shall have the right of prepayment without penalty at anytime.
4. Mortgagee must keep current all mortgage payments to George I. Wike, Jr. and Quentin O. Ball.
5. 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 uphold the lien of this Mortgage, all sums paid by Mortgagor for the expense of any litigation to prosecute or defend the right and lien created hereby shall be paid by the mortgagee.
6. 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.