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The within mortgagor(s) agree not to transfer or convey the within described property without the consent of the **CITIZENS BUILDING AND LOAN ASSOCIATION** or its successors or assigns and agree that if the within described property is conveyed and mortgage assumed by any other person, corporation or partnership without the consent of **CITIZENS BUILDING AND LOAN ASSOCIATION** the entire amount due on the note will become due and payable, plus reasonable attorney's fees if court proceeding is necessary. The mortgage may charge a reasonable transfer fee when the mortgage is assumed by another party.

TOGETHER WITH all and singular the Rights, Members, Encroachments and Appurtenances to the said premises belonging or in any wise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the said **CITIZENS BUILDING AND LOAN ASSOCIATION**, its successors and assigns, forever.

And I, the hereby named, my Heirs, Executrix and Administrators to warrant and forever defend all and singular the said Premises unto the said **CITIZENS BUILDING AND LOAN ASSOCIATION**, their successors and assigns, from and against Heirs, Executrix, Administrators and assigns, and every person whomsoever lawfully holding the same, or any part thereof.

AND I, the hereby named, the house and buildings on said lot to be in a sum not less than \$ Dollars for insurance, and not less than

Mortgage amount outstanding

Dollars number unascertained.

A Company or Companies acceptable to the Mortgagor, and to keep the same insured in amounts or damages by the said company or companies acceptable to the Mortgagor, its successors and assigns, and to pay the premium thereon, and in the event that the said company or companies should at any time fail to do so, and failing to pay the premium thereon, then the said Mortgagor shall pay such premium to the said company or companies, and to be liable for the same, and in the event of such failure of the said company or companies, the principal and interest under this note to be paid by the Mortgagor.