TO HAVE AND TO HOLD, The above described real estate, together with the buildings and improvements now or hereafter on said lands, if any, and all personal property now or hereafter attached in any manner to said buildings or improvements, and all the rights, members, hereditaments and appurtenances thereunto belonging or in anywise appertaining, all and singular, unto the Mortgagee its successors and assigns forever.

And the Mortgagor hereby binds warrant and forever defend, all and singular, the said real estate unto the Mortgagee from and against himself and his heirs, representatives and assigns and every person whomsoever lawfully claiming the same, or any part thereof.

And it is hereby covenanted and agreed between the parties hereto, as follows, to-wit:

FIRST:—That the Mortgagors (a) will pay the said debt or sum of money, and interest thereon, as and when the same shall be due and payable, according to the true intent and meaning of the said notes, or any renewals thereof, or of any portion thereof, and especially will pay on demand all costs and expenses of whatever nature which the Mortgagee shall incur or be put to, including and in addition to, attorney's fees as provided in the said notes, for collecting the said debt or sum of money and interest thereon, by demand of attorney or by legal proceedings, or for protecting or enforcing through especially employed attorneys and agents, and by legal proceedings or otherwise, any of its rights under the provisions of this Mortgage, all of which said costs and expenses are hereby made a part of the debt herein secured; (b) will execute and cause to be executed, such further assurances of title to the said real estate, and take, and cause to be taken, such steps including legal proceedings, as may at any time appear to the Mortgagee to be desirable to perfect its title to the said real estate free from any defect, cloud or encumbrance; (c) will pay all taxes and charges assessed on said real estate before the same shall become delinquent, and immediately thereafter exhibit to the Mortgagee official receipts showing the payment of same; (d) will, at his own expense during the continuance of this debt, keep the buildings on said real estate constantly insured against loss by hire, in some responsible stock fire insurance company or companies satisfactory to the Mortgagee, for an amount not less than.

loss by fire, in some responsible stock fire insurance company or companies satisfactory to the Mortgagee, for an amount not less than... Dollars (\$ 4,00000

stricken, or a substantially similar clause, to the Mortgagee, as its interest may appear, and will pay the premium or premiums on the policy or policies in advance, and deliver the policy or policies as additional security, and where renewal policies are necessary in the performance of this covenant will deliver them to the Mort-