TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, his heirs, 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 encumbrance whatsoever. 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 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 he will keep the premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear accepted.
- 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 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 he will pay all premiums therefor when due; and that he does hereby assign to the Mortgagee 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 Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.
- 4. That he will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises.
 - 5. That he will comply with all governmental and municipal laws and regulations effecting the mortgaged premises.
- 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, and that 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.
- 7. That, at the option of the Mortgage, this Mortgage shall become due and payable to thwith it the Mortgage shall become away said mortgaged premises, or if the title shall become vested in any other person in any manner what owns other than by death of the Mortgager the failure of the Mortgagee to exercise the option hereby granted shall in no event be constructed as a value of the Martgagee's future right to exercise said option.
- That he hereby assigns all rents, issues and profits of the mortgaged premise, to an and after any define, incoming agrees that, should legal proceedings be instituted pursuant to this instrument, any John having incidence in which of the mortgaged premises, with full authority to take too opin set the mortgaged premises, with full authority to take too opin set the mortgaged premise with full authority to take too opin set the mortgaged premise with full authority to take too opin set the mortgaged premise and the rents, is use and profits, including a reasonable rental to be fixed by the Court in the event still prime as a constant of the Mortgagor, and after deducting all charges and expenses attending such proceeding and the generation of his text of society and up to the residue of the tents, issues and profits toward the payment of the debt secured hardly.
- 9. If there is a schaelt in any of the terms, conditions or covenants of this mattered, or of the new age of a school sums then owing by the Mortgagor to the Mortgagor shall be once has a red or of and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this notion of the Mortgagor become a party to any suit involving this Mortgago or the title to the premises described below. As a first section be placed to the hands of an attention at the collection is too some a party to any part if read be placed to the hands of an attention at the collection is too some and pay, Mortgagor is not a reasonable attorney's fee, shall thereupon become due and pay, Mortgagor is not and a reasonable attorney's fee, shall thereupon become due and pay, Mortgagor is not and a reasonable attorney's fee, shall thereupon become due and pay, Mortgagor is not and a reasonable attorney's fee, shall thereupon become due and pay, Mortgagor is not and a reasonable attorney's fee, shall thereupon become due and pay, Mortgagor is not a same at the option of the Mortgagor, as a part of the debt secured thereby, and may be recovered as a collection of the Mortgagor.
- 10. It is agreed that the Mortescor shall hold and enjoy the premises above convey d until there is a definit analystic seque or in the note secured hereby. It is the true meaning of this instrument that if the Mortescor scale only perform all the conditions, and covenants of this mortgage, and of the note secured hereby, that then this mort seg. It is be unterly note afterwise to remain in full force and virtue.
- 11. The covenants herein contained shall bind, and the benefits and advantages shall have to the respective heir administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the past of the singular, and the use of any gender shall be applicable to all genders.