The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such for ther sums as may be advanced hereafter, at the option of the Mortgages, 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 Mortgagee so long as the total indebtedness thus secured does not exceed the original mount shown on the face hereof. All sums so advanced shall beer interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgages against loss by fire and any other hazards specified by Mortgages, in an amount not less than the mortgage dobt, or in such amounts as may be required by the Mortgages, and in companies acceptable to II, and that all such policies and remeals thereof shall be held by the Mortgages, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgages, and that it will pay all premiums therefor when due; and that It does hereby assign to the Mortgages 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 Mortgages, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter created in good repair, and, in the case of a construction lean, that it will continue construction until completion without interruption, and should it fall to do so, the Mortgages may, at its option, enter upon said 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.
- (4) That it will pay, when duo, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged gremiter. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged
- (5) 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 mortgaged 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 the mortgager and after deducting all charges and expenses attending such preceding 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.
- (6) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Moragager to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit involving this Mortgage or the I'll to the premises described hereby, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all can despenses incurred by

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ever, renounce, release and totever remiguish unto the mortgagests; and the mortgages at) nears or successors and estages, all histories and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

day of

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(SEAL)