BOOK 1185 PAGE 626

The Mortgagor further covenants and agrees as follows:

- (1) 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 Mortgager 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.
- (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 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 it will pay all premiums therefor when due; and that it 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.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee 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 due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- (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 preceeding 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.

(SEAL) (SEAL) (O) 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 Mortgage and libe the previous described hereby, or should say legal proceedings by instituted for the foreclosure of this mortgage, or should the Mortgage become a party of any still from the previous described hereby, or should the Mortgage become at party of any still from the previous described hereby, or should the Mortgage become at party of any still from the previous of any still from the previous described hereby, or should the Mortgage, or should the Mortgage become at party of any still from the previous of the foreign of the still when the previous of the Mortgage, as a part of the debt secured hereby, and may be receivered and collected hereby, and and every the premiser above conveyed until there is a default under this mortgage of in the notes secured hereby, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. (B) That the Covenants herein contained shall blind, and the benefits and advantages stall interest to the prevent here, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural, the plural the singular, and the use of any gender shall be applicable to all genders. WITNESS the Mortgager's hand and seal this 31st day of March 1971. THE ERVIN COMPRINE STATE OF SMERIEX XAROGENEX. NORTH CAROLINA PROBATE COUNTY OF MECKLENBURG Assistant Secretary (SEAL) Assistant Secretary (SEAL) Assistant Secretary (SEAL) Notary Publish of Assaccated XX NORTH CAROLINA 1971. Notary Publish of Assaccated XX NORTH CAROLINA 1971. Notary Publish of Assaccated XX NORTH CAROLINA 1971. Notary Publish of the above named mortgager of parpetitively, did this day appear before me, and each, upon being privately and separately examined by me, did not the should be appeared by the short of the sho	debt secured hereby.			
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