BUOK 1208 PAGE 589

Together with all and singular the rights, members, hereditaments, and appurtenances to the same be longing or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its 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 encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagoe 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 indebtences evidenced by the said note, at the times and in the manner therein provided. Failure to pay primptly chalk at the option of the holder, permit a late charge to be charged.
- 2. 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 premaums, public assessments, repairs or other purposes pursuant to the covenants herein, and asso any tarther roans a syances, tead vances or credits that may be made hereafter to the Mortgagor by the Mortgagee and that all sums so advanced shall bear interest at the same rate as the Mortgage debt and that he payable in demand of the Mortgagee, unless otherwise provided in writing
- 3. That he will keep the improvements now existing or hereafte, rectering the most tagted property insured as may be required from time to time by the Mortgaged against loss by fare and other hizards, in such amounts as may be required by the Mortgaged, and in companies acceptable to it and that he does hereby assign to the Mortgaged all such policies, and that all such policies and renewals thereof shall be held by the Mortgaged and have attached thereto loss payable clauses: Tayou of, and in this acceptable to the Mortgaged. Failure to provide insurance shall, at the option of the fisher, permit the header to acquire such insurance as it deems necessary for the holder's protection, exclusive of the mortgagor's protection and to charge the cost of same to the mortgage debt.
- 4. That he will keep all improvements now existing or hereafter ore feet upon the merital of property in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon such premises make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt.
- 5. That the Mortgagee may require the maker co-maker or one issend any insects mass secured hereby to carry life insurance upon himself in a sum sufficient to pay a district accurate to the insultage designating the Mortgagee as beneficiary thereof, as is upon farance of the word according to the predums therefor, the Mortgagee may as it coptions pay since premium carried as some or or of the tom Mortgagee shall become a part of mortgage rebt
- 6. That, at the option of the holder, together with over an article of the provided continued principal and interest payable under the terms of the option of security harders to the book of the continued on the first day of each month, under the description of each relative provided the security for the annual taxes, public assessments and instruction provided as a changle of the Mortzag of the Mortzag of the continued of the failure of the Mortzag of the continued of the annual taxes of the continued of the continued of the mortal of the continued of the conti
- 7. That he hereby assums all the rents issues and profit of the environment of the first any default hereinder, and should environment, be an involved proceeding. The environment of the first to have a recessional of the environment of the e
- 8. A default in this mortgage and the note which it secures shall like x = constitute = constitute any other note and mortgage, held by the holder executed or assumed to the mortgage.
- 9. That, at the option of the Mortgagee, this meetingle shall be one the act payable of the Mortgagor shall convey away said mortgaged premises on if the title shall be small be shall be shall