Together with all and singular the rights, members, hereditaments, and appe ing 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; he considered a part of the real estate.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgages, 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 whetsoever. 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 indebtedness evidenced by the said note, at the times and in the manner therein provided.
- 2. That this mortgage shall secure the Mortgages for such further 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, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgages; and that all same so advanced shall been interest at the same rate as the Mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.
- 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 Mortgages against loss by fire and other hazards, in such amounts as may be required by the Mortgages, and in companies acceptable to it, and that he does hereby assign to the Mortgages all such policies, and that all such policies and renewals thereof shall be held by the Mortgages and have attached thereto loss payable classes in favor of, and in form acceptable to the Mortgagee.
- d upon the mortgaged property ion. enter upon said pression, That he will keep all improvements now existing or h r érect in good repair, and should he fail to do so, the Mortgages may, at its option, enter upon said premise make whatever repairs are necessary, and charge the expanses for such repairs to the mortgage debt.
- 5. That the Mortgagee may require the maker, co-maker or endorses of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgager to pay the premiums therefor, the Mortgagee may, at its option, pay said premiums, and all sums so advanced by the Mortgage. gagee shall become a part of mortgage debt.
- 6. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgages, on the first day of each month, until the indebtedness secured hereby is paid in full, a sum squal to one-twelfth of the annual taxes, public assessments and insurance premiums and public assessments, the Mortgages, and, on the failure of the Mortgager to pay all taxes, insurance premiums and public assessments, the Mortgages may at its option, pay said items and charge all advances therefor to the mortgage debt. Any definitions in the amount of man aggregate monthly payment, shall, unless made good by the Mortgager prior to the dee date of the mant such payment, constitute an event of default under this mortgage. The Mortgages may collect a "late charge" not to exceed two cents (2c) per doller of any installment which is not paid within fifteen (18) days from the due date thereof to cover the entire expanse involved in handling delinquent payments. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgager thall pay to the Mortgages any amount necessary to make up the deficiency. Such payment will be made within thirty (3b) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail.

  7. That he hereby assigns all the rents, issues, and profits of the mortgaged premium from and after any default hereunder, and should legal proceedings be instituted pursuent to this instrument, then the Mortgagee shall have the right to have a reserver, appointed of the rents, issues, and profits of the payment of the fact rents, issues, and profits of the payment of the rents, shall apply the readure of the rents, issues, and profits of the payment of the legal proceedings to instituted pursuent to this instrument, then the deducting all charges and expanses attending such proceedings and the execution of his trust as res
- 8. That, at the option of the Mortgages, this mortgage shall become due and p Mortgagor shall convey away said mortgaged premises, or if the title shall becoperson in any manner whatsoever other than by death of the Mortgagor. The Mo a subsequent or junior mortgage upon the above described premises without the i payable forthwith if th Mortgager shall not place and the critical personalism the Mortgagee.

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