Together with all and singular therights, accourage, bereditional, and signal ing or in anywise incident or appertaining,

TO HAVE AND TO HOLD ALL AND SINGULAR unto the hald mortgages its heirs, successors and assigns forever. And the mortgager does hereby bind himself, his heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said mortgages, its heirs, successors and assigns from and against himself and his heirs and all persons whomsoever lawfully claiming or to claim the same or any part thereof. AND the mortgagor covenants with the mortgages that: The mortgagor will pay the indebtedness as here-inbefore provided; keep the buildings insured against loss or damage by fire for the benefit of the mortgages in an amount not less than the actual value thereof, observe and perform all covenants, terms and conditions of any prior mortgage; pay all taxes, assessments, water rates, insurance premiums, installments of wincipal and interest on any prior mortgage, and in any payment the mortgages may pay the same and the mortgages shall repay to the mortgages the amount so paid together with interest at 7% per annum, said amounts to be added to the indebtedness secured by this mortgage; no building shall be removed or demolished without the consent of the mortgages; the mortgages shall be entitled to the appointment of a receiver in any action to foreclose; upon default being made upon the payment of any of the installments heretofore specified on the due date hereof, or upon default upon any of the other terms, covenants or conditions of this mortgage of of the note secured hereby, or in the event of sale or transfer of the premises by the mortgagor, then the entire unpaid balance shall immediately become due and payable at the option of the mortgagee, heirs, succassors and assigns, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the mortgages become a party of any suit involving this mortgage or the title to the premises described berein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by auit or otherwise, all costs and expenses incurred by the mortgages, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the grantee, as a part of the debt secured hereby, and may be recovered and collected hereunder. The mortgagor waives homestead and other exemptions and

The mortgagor hereby authorize(a) the mortgagee/holder to complete and correct the property description and any other terms in accordance with the note which is secured bereby so that this document is a valid and aubsisting mortgage and further agrees that the manual transfer of this mortgage to the mortgages or his agent shall be a valid and adequate delivery of this mortgage. That no waiver by the mortgagee of any breach of any provision by grantor herein shall be construed as a waiver

of any subsequent breach of the same or any other provision herein.

FORM # 412

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