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The Mortgagor further covenants and agrees as follows.

WITNESS the Mortpegor's hand and sest this 31St day of

SIGNED, sealed and delivered in the presence of:

THE REPORT OF THE PROPERTY OF

- (1) That this mortgage shall secure the Mortgages for such for their sums as may be advanced hereafter, at the option of the Marrage, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgages for any further loans, advances, readvances or credits that may be made hereafter to the Mortgages by the Mortgages so long as the total indebtedness thus recured does not exceed the original amount shown on the face hereof. All sums so advanced shall be ar interest at the same rate as the mortgage debt and shall be payable on domand of the Mortgages. unless otherwise provided in writing.
- (2) That it will keep the im, roxements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgages equinst loss by fire and any other hetards specified by Mortgages, in an amount not less than the mortgage debt, or an such amounts as may be required by the Mortgages, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgages, and have attached thereto issue payable clauses in force 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 author so 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 erected in good repair, and, in the case of a construction lean, that it will continue construction until completion mithout interruption, and should it fail 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 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 taws 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 rantal to be fixed by the Court in the event said premises are accupied by the mortgager and after deducting all charges and expenses attending such proceeding 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 Morapagor 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 out involving this Mortgage or the title to the premises described herein, 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 costs and expenses incurred by the Mortgagee, and a reason ble attorney's fee, shall thereupon became due and payable immediately or on demand, at the option of the Mortgagee, as a part of the 4rbt secured hereby, and may be recovered and collected hereunder.
- (7) That the Mortgagor shall hald and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.
- (8) That the covenents berein contained shall bind, and the benefits and advantages shall invite to, the respective being, executors, administrators, successors and essigns, of the perties 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.

October |

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