AND IT IS FURTHER AGREED, by and between the parties hereto, that should legal proceedings be instituted for the foreclosure of this Mortgage, or for any purpose involving this Mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection, by suit or otherwise, that all costs and expenses incurred by the Mortgagee, its successors or assigns, including a reasonable counsel fee (of not less than ten per centum [10%] of the amount involved) shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these Presents, that if the Mortgagor, its successors or assigns, shall pay or cause to be paid unto the Mortgagee, its successors or assigns, the said debt secured hereby, with the interest thereon, if any shall be due, and also all sums of money paid by the Mortgagee, its successors or assigns, on behalf of the Mortgagor, according to the conditions and agreements of the Note and of this Mortgage, and shall perform all its obligations according to the true intent and meaning of the Note and this Mortgage, and the conditions thereunder and hereunder written, then this deed of bargain and sale shall cease, determine, and be void; otherwise, it shall remain in full force and virtue.

AND IT IS LASTLY AGREED, by and between the parties hereto, that the Mortgagor is to hold and enjoy the said Premises until default shall be made.