

TO HAVE AND TO HOLD the same, together with the hereditaments and appurtenances thereto belonging or in anywise appertaining to the said Mortgagee, its successors and assigns forever.

Mortgagor, for himself, his heirs, representatives and assigns, does hereby covenant with Mortgagee, its successors and assigns that Mortgagor is lawfully seized of said premises and has good right and authority to sell and convey the same; and the same are free and clear of all liens and encumbrances and that Mortgagee, its successors and assigns, shall quietly enjoy and possess the same and that Mortgagor will warrant and defend the title to the same against all lawful claims not hereinbefore specifically excepted.

Provided, nevertheless, that if Mortgagor, his heirs representatives and assigns, shall pay to Mortgagee, its successors and assigns, at the time and in the manner provided therein, any and all sums of money to be paid by Mortgagor to Mortgagee under that certain Installment Note of even date herewith, executed and delivered by Mortgagor to Mortgagee, in the amount of Thirty-Three Thousand Three Hundred Forty Seven and 52/100 Dollars (\$33,347.52) (which sum includes Thirty Thousand and No/100ths (\$30,000.00) principal, and interest from the date hereof calculated at Seven Per Cent (7%) per annum on the unmatured balance of principal), payable in Thirty-Six (36) monthly installments as therein provided, the first of which installments is due one (1) month from the date hereof, with the remaining installments being payable monthly thereafter until the full amount of principal and interest is paid, and shall perform and comply with each and every stipulation, agreement