

singular the said premises unto the said Liberty Life Credit Union, its successors and assigns, from and against us and our heirs, executors, administrators, and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS, these presents are upon the express condition that if the said William E. Lay, Jr., or his heirs, executors, or administrators, shall well and truly pay to the said Liberty Life Credit Union, or its successors and assigns, the above described debt according to the terms and tenor of said note, then this deed (and also said debt) shall be wholly discharged and void; and otherwise shall remain in full force and effect.

And It Is Agreed, by and between the said parties, that in case of default in any of the payments as set forth in said note, the whole amount of the debts secured by this mortgage shall become due and payable at once. If default shall be made in the payment of the debt and note aforesaid as prescribed by the terms of the note, then the said Liberty Life Credit Union, its successors and assigns, are hereby authorized to sell the premises above granted, or so much thereof as will be necessary to satisfy the amount then due, with the cost and expenses as allowed by law and set forth in said note.

And It Is Further Agreed that the said William E. Lay, Jr., his heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property and in default thereof, that the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the mortgagee shall so elect.

And It Is Further Agreed, by and between the parties, that in the case of foreclosure of this mortgage, by suit or otherwise, the mortgagee shall recover of the mortgagor such attorney's fees as are set forth in said note; such fees