Together with all and singular the [illegible]
in any way incident or appertaining [illegible]
and including all heating, plumbing, and [illegible]
attached, connected, or fitted thereto in any [illegible]
tures and equipment, other than the usual [illegible]

TO HAVE AND TO HOLD all and singular [illegible] forever.

The Mortgagor covenants that he is lawfully seized of [illegible] absolute, that he has good right and lawful authority to [illegible] ises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants and agrees to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note at the times and in the manner therein provided.

2. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, [illegible] purposes pursuant to the covenants herein and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee; and that all sums so advanced shall bear interest at the same rate as the Mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.

3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee.

4. That he will pay when due all taxes, public assessments, and other charges upon or assessed against the mortgaged property.

5. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt; that, in the event that the proceeds of this loan are for the construction of improvements on the mortgaged premises, he will continue construction until completion without interruption, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, complete said construction work, and charge the expenses for the completion of such construction to the mortgage debt; and/or the Mortgagee may declare the indebtedness secured hereby due and payable if the Mortgagee shall permit such construction to be and remain interrupted for a period of fifteen (15) days.

6. That the Mortgagee may require the maker, co-maker or endorser of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgagor to pay the premiums therefor, the Mortgagee may, at its option, pay said premiums, and all sums so advanced by the Mortgagee shall become a part of mortgage debt.

7. That, together with and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee (at the Mortgagee's option) on the first day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the Mortgagee, and, on the failure of the Mortgagor to pay all taxes, insurance premiums and public assessments, the Mortgagee may, at its option, pay said items and charge all advances therefor to the mortgage debt.

8. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits of said premises, and all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

9. That, at the option of the Mortgagee, the indebtedness secured by this mortgage shall become and be payable if, without the written consent of the Mortgagee, the Mortgagor shall convey away the mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever, other than by death of the Mortgagor. It is understood and agreed that in consideration for the consent of the Mortgagee to any transfer of title to the mortgaged premises, the Mortgagee at its option may charge a loan transfer fee and/or require changes in the rate of interest, term of loan, monthly payments of principal and interest and other terms and conditions of this mortgage and/or the note secured hereby.

10. That the rights of the Mortgagee arising under the [illegible] contained in this mortgage shall be separate, distinct and cumulative and none of them shall be in exclusion of the others. The invalidity of one or more of the clauses and covenants [illegible] shall not affect the validity or enforceability of the remaining provisions herein contained and that no delay of the Mortgagee shall be construed as an election to proceed under any one provision herein [illegible] anything herein or otherwise to the contrary notwithstanding.

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby, or [illegible] gagor shall fully perform all the terms, conditions [illegible] this mortgage shall be utterly null and void; otherwise to remain in full force and effect. In the event any of the terms, conditions or covenants of this [illegible] the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should default be made in the payment of any sum expended by the Mortgagee under the authority hereof or to protect the lien of this mortgage, or should the Mortgagor become a party to any suit affecting the property hereby conveyed or the title thereto, or should the debt secured hereby or any part thereof be collected at law or in bankruptcy proceedings or through any court, or should the Mortgagee employ an attorney at law for collection by suit or otherwise, all amounts due under the note secured hereby, including reasonable attorney's fees, shall become immediately due and payable at the option of the Mortgagee, and this mortgage may be foreclosed. Should the Mortgagee, or any holder of the note secured hereby, employ an attorney at law to foreclose this mortgage, the Mortgagor agrees to pay reasonable attorney's fees, and all such fees shall be secured by this mortgage, as a part of the debt secured hereby.