

(3) That it will keep all improvements now existing or hereafter erected in good repair, and in the event of any damage to the mortgaged premises, or if the Mortgagor fails to do so, the Mortgagor shall make such repairs as may be necessary, including the completion of any construction work underway, and cause the same to be completed at the expense of the Mortgagor, and shall pay the cost of such repair to the mortgagee at 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, levies, or impositions, and all expenses and costs of insurance affecting the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after the date hereof, and that if legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chamberlain or otherwise, take possession of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect therefrom a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor, and the amount of such rental, and attending such proceeding and the execution of its trust as receiver, shall apply the residue of the costs, taxes and profits derived from 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, or of the title of the Mortgagor to the Mortgagor, all sums then owing by the Mortgagor to the Mortgagor shall become immediately due and payable, and the same may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party to any suit 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above described 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 covenants herein contained shall bind, and the benefits and advantages shall accrue to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 21st day of September 1972

SIGNED, sealed and delivered in the presence of:

J. M. Allen (SEAL)

Charles B. Neely Jr. (SEAL)

Mary E. Cooper (SEAL)

J. M. Allen (SEAL)

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