Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate,

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgageo, its successors and

The Mortgagor covenints that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further coveniants to warrant and bucyes defend all and singular the premises unto the Mortgagee forever, from and against the Mortgager 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 time, 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, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that have be made hereafter to the Mortgager 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 Mortgages, unless otherwise provided

I That he will keep the improvements now existing or hereafter erected on the inortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, is such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that its does hereby assum to the Mortgagee all such golicies, 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 keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and, in the case of a construction loan, that he will constitute construction until completions without interruption, and should be fail to do so, the Mortgagee may, at its option, onter upon said premises, make vehiclever repairs are necessary, including the completion of any construction works indorway, and charge the expenses for such repairs or the completion of such construction to the inortgage debt.

5. That the Mortgagee may require the maker, co-maker or endorser of any indebtedness, secured hereby to carry life insurance upon hinself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgager 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 the mortgage debt.

On That, together with, and in addition to, the monthly payments of principal and interest payable ander the terms of the pote secured hereby, he will pay to the Mortgagee if the Mortgagee shall so require, on the first day of each month, until the indottedness secured hereby is paid in full, a sun equal to ence wellth of the Mortgager rough one twelfth of the Mortgager to pay all taxes, insurance premiums, as estimated by the Mortgager and, on the failure of the Mortgager to pay all taxes, insurance premiums and public assessments the Mortgager may, at its option, pay said items and charge all advances therefor to the mortgage debt.

7. That he hereby assums all the routs, issues, and profits of the mortgaged premises from and after any default have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting 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.

8. That at the option of the Mortgagee, this mortgage shall become due and payable furthwith if the Mortgager shall convey avery said mortgaged promises, or if the diffe shall become vested in any other person in any manner whatsover other than by death of the Mortgage, in the case of a contriction loan, if the Mortgager shall permit work on the mortgage.