

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 Mortgagee, her heirs and assigns forever.

The Mortgagors covenant that they are lawfully seized of the premises hereinabove described in fee simple absolute, that they have good right and are lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagors further covenant to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagors and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagors further covenant and agree as follows:

(1) 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. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagors by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. 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.

(2) That they 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 any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to her, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached hereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that they will pay all premiums therefor when due; and that they do hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and do hereby authorize each insurance company