TO HAVE AND TO HOLD [illegible] and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants 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 covenants 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.

It is understood that each of the words, note, mortgagor and mortgagee respectively, whether in the singular or plural anywhere in this mortgage, shall be singular if one only and shall be plural jointly and severally if more than one, and that the word the [illegible] used anywhere in this mortgage shall be taken to mean his, her or its, wherever the context so implies or admits.

And said Mortgagors, for themselves and their heirs, legal representatives, successors and assigns, hereby jointly and severally covenant and agree to and with said Mortgagee, its legal representatives, successors and assigns:

1. To pay all and singular the principal and interest and the various and sundry sums of money payable by virtue of said promissory note, and this mortgage, each and every, promptly on the days respectively the same severally become due.

2. To pay all and singular the taxes, assessments, levies, liabilities, obligations and incumbrances of every nature and kind now on said described property, and of that hereafter may be imposed, suffered, placed, levied or assessed thereupon, and of that hereafter may be levied or assessed upon this mortgage and/or the indebtedness secured hereby, each and every when due and payable according to law, before they become delinquent, and before any interest attaches or any penalty is incurred, and in case for any thereof is of record the same shall be promptly satisfied and discharged of record and the original official document (such as, for instance, the tax receipt or the satisfaction paper officially endorsed or certified) shall be placed in the hands of said Mortgagee within ten days next after payment; and in the event that any thereof is not so paid, satisfied and discharged, said Mortgagee may at any time pay the same or any part thereof without waiving or affecting any option, lien, equity, or right under or by virtue of this mortgage, and the full amount of each and every such payment shall immediately due and payable and shall bear interest from the date thereof until paid at the rate of seven per cent per annum and together with such interest shall be secured by the lien of this mortgage.

3. To place and continuously keep the improvements now or hereafter on said land and the equipment and personalty covered by this mortgage insured in such company or companies as may be approved by said Mortgagee against loss by fire, windstorm, war damages, and other hazards and contingencies in such amount and for such periods as may be required by said Mortgagee; and all insurance policies on any of said buildings, equipment, and/or personalty, any interest therein or part thereof, shall contain the usual standard Mortgagee clause making the loss under said policies, each and every, payable to said Mortgagee as its interest may appear, and each and every such policy shall be promptly delivered to and held by said Mortgagee; and not less than ten days in advance of the expiration of each policy to deliver to said Mortgagee a renewal thereof, together with a receipt for the premium of such renewal; and there shall be no insurance placed on any of said buildings and interest therein or part thereof, unless in the form and with the loss payable as aforesaid; and in the event of loss the Mortgagors will give immediate notice by mail to said Mortgagee and said Mortgagee may make proof of loss if not made promptly by Mortgagors and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to said Mortgagee instead of to Mortgagors and said Mortgagee [illegible] insurance money becomes payable under such policy or policies said Mortgagee may at its option [illegible] apply the insurance or any part thereof, to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged without thereby waiving or impairing any equity, lien or right under or by virtue of this mortgage. In the event said Mortgagors shall for any reason fail to keep said premises so insured or fail to deliver promptly any of said policies of insurance to said Mortgagee, or fail promptly to pay full any premium therefor, or any part thereof, then said Mortgagee may at its option perform, discharge, execute, effect, complete, comply with and abide by this covenant, or any part thereof, and said Mortgagee may place and pay for such insurance or any part thereof without waiving or affecting any option [illegible] or by virtue of this mortgage, and the full amount of each and every such payment shall immediately due and payable and shall bear interest from the date thereof until paid at the rate of seven per cent per annum and together with such interest shall be secured by the lien of this mortgage.

4. To not use or permit the buildings on said premises without the written consent of the Mortgagee; to permit, commit or suffer no waste, impairment or deterioration of said property or any part thereof and to keep the same and [illegible]

5. [illegible] costs, charges and expenses including reasonable lawyer's fees and cost of abstracts [illegible] said Mortgagee hereunder and in the event of the failure on the part of the said Mortgagors [illegible] perform, discharge, execute, effect, complete, comply with and abide by each and every [illegible] of said promissory note, and this mortgage, any or either, and all costs and expenses [illegible] immediately due and payable, whether or not there be notice, demand, attempt to collect or suit pending, and the full amount of each and every such payment shall bear interest from the date [illegible] per annum at all costs, charges and expenses so incurred or [illegible] such [illegible] by the lien of this mortgage.

[illegible] mortgage or default on the part of the Mortgagors, or either of them, in the [illegible] not promptly and fully paid within ten days next after the same [illegible] the stipulated [illegible] duly and [illegible] any [illegible] and [illegible] said [illegible] person [illegible] or before [illegible] the Mortgage [illegible] default under this mortgage [illegible]

[illegible] aforementioned a [illegible] amount there shall [illegible] monthly payment [illegible] payment [illegible] certain [illegible] payments the Mortgagee may collect a late charge [illegible] exceed two cents for each dollar [illegible] more than fifteen days in arrears.

EXHIBIT B

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