

that if the said mortgagor and his heirs, executors or administrators shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said Mortgagee its successors or assigns, may cause the same to be paid together with all penalties and costs incurred thereon and reimburse themselves under this mortgage for the sum so paid, with interest thereon from the date of such payment.

And it is agreed, by and between the said parties that upon any default being made in the payment of the interest on the said Bond or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally become payable, then the entire amount of the debt secured or intended to be secured hereby shall become due, at the option of the said mortgagee its successors or assigns, although the period for the payment thereof may not then have expired.

And it is agreed, by and between the said parties that should legal proceedings be instituted for the collection of the debt secured hereby, then in that event the said mortgagee its successors or assigns, shall have the right to have a receiver appointed of the rents and profits of the above described premises who, after deducting all charges and expenses attending such proceedings, and the execution of the said trust as receiver, shall apply the residue of the said rents and profits towards the payment of the debt secured hereby.

And it is further agreed, by and between the said parties that should legal proceedings be instituted for the foreclosure of this mortgage or for any purpose involving this mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection by suit or otherwise, that all costs and expenses incurred by the mortgagee, including a reasonable Counsel fee (of not less than ten per cent of the amount involved), shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

Provided always, and it is the true intent and meaning of the parties to these Presents, that if the said Jas. Robert Owens, his heirs, executors or administrators shall pay or cause to be paid unto the <sup>said</sup> Shenandoah Life Insurance Company of Roanoke, Va., its successors or assigns, the said debt, with the interest thereon,