

but nothing herein contained shall be construed to require the mortgagee to take any such action. Any sums so paid by the mortgagee for such taxes, levies or assessments, or insurance, shall stand secured by this mortgage on the property hereby conveyed, and bear interest from the date of payment until repaid at the rate of eight per centum per annum.

And it is covenanted that if the said mortgagor does not hold said premises by title in fee simple, or has not good right and lawful authority to sell, convey or encumber the same, or if said premises are not free and clear of all liens and incumbrances whatsoever; or if any suits have been begun affecting the same or if any tax or assessment be made or levied upon the debt secured hereby or upon the mortgagee, its successors or assigns for or on account of this loan, either by the State or County or for any local purpose, the mortgagee, or its successors, or assigns shall have the right to declare the entire indebtedness secured hereby at once due and payable, and the mortgagor or the person or persons claiming or holding under the mortgage shall at once pay the entire indebtedness secured hereby.

And it is further covenanted and agreed that in case this mortgage or the indebtedness secured hereby be placed in the hands of an attorney for collection, or be collected by legal proceedings, or if it become necessary to establish it, or set it up in any legal proceedings, the further sum of ten per centum on the amount then secured hereby shall be paid by the mortgagor, or the person or persons claiming through or under the mortgagor, for attorney's fees, all of which shall stand secured by this mortgage and may be recovered in any suit or action hereupon or hereunder.