

principal sum secured hereby; and provided further that if the mortgagee, at its option, shall make a further advance or advances as aforesaid, the mortgagor agrees to execute and deliver to the mortgagee a note to evidence the same, payable on or before the maturity of this mortgage and bearing such other terms as the mortgagee shall require.

The mortgagor does covenant and agree to and with the mortgagee to repay all such further advances made as aforesaid with interest; that such further advances and each note evidencing the same shall be secured by this mortgage; and that all of the covenants and agreements in this mortgage contained shall apply to such further advances as well as to the original principal sum herein recited.

The word "mortgagee" as used in this rider shall be construed to mean the owner and holder of the security instrument to which this rider is attached, whether said security instrument be a mortgage, deed of trust or a loan deed, and shall include the original owner and holder of said security instrument or any assignee or transferee thereof. The word "mortgagor" as used in this rider shall be construed to mean the maker or makers of said security instrument, whether said maker or makers be mortgagors in a mortgage or grantors in a deed of trust or loan deed, and shall also be construed to include the vendees, devisees, successors, heirs and assigns of such mortgagor or their successors in interest; the word "mortgage" as used in this rider shall be construed to mean mortgage, deed of trust or loan deed or other instrument securing the payment of the note or notes hereinbefore referred to; and the word "note" shall be construed to mean note or bond, being the instrument evidencing the indebtedness under such further advance and constituting the obligation of the mortgagor to repay.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD: all and singular the said premises unto the said The Prudential Insurance Company of America, its successors and assigns, forever. And I do hereby bind myself, my heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said The Prudential Insurance Company of America, its successors and assigns, from and against me and my heirs, executors, administrators and assigns and all others whomsoever, lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor, her heirs, executors or administrators, shall and will forthwith insure the house and buildings now or hereafter erected on said lot and keep the same insured from loss or damage by fire, and in such other forms of insurance as may be required by the Mortgagee, in stock companies approved by the Mortgagee in a sum satisfactory to the Mortgagee and assign the said policy or policies of insurance to the said Mortgagee, its successors or assigns, and in case he or they shall at any time neglect or fail so to do then the said Mortgagee, its successors or assigns, may cause the same to be insured in its own name and reimburse itself for the premium and expenses of such insurance under the Mortgage.

PROVIDED ALWAYS NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if I the said Mortgagor do and shall well and truly pay or cause to be paid unto the said Mortgagee, its successors or assigns, the said debt or sum of money aforesaid, in instalments at the time or times mentioned with the interest thereon, if any shall be due, according to the true intent and meaning of the said Note and all sums of money provided to be paid by the Mortgagor, her heirs, executors, administrators or assigns, under the covenants of this Mortgage, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise it shall remain in full force and virtue. AND IT IS AGREED,

This rider, attached to and forming a part of Mortgage for \$3300.00 dated December 10, 1946, is identified thereafter by the following signatures: Margaret McCreary, Patrick C. Fant, Elizabeth J. McPherson