TO HAVE AND TO HOLD, all and singular the sale sors and assigns forever.

The Mortgagor covenants that he is lewfully to fee simple absolute, that he has good right and law in set to and that the premises are free and clear of all lieus further covenants to warrant and forever defend all and forever, from and against the Mortgagor and all persons any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the said note, at the times and in the manner therein provided.
- 2. That this mortgage shall secure the Mortgages for man further and hereafter, at the option of the Mortgages, for the payment of larges meaning sessments, repairs or other purposes pursuant to the covenants leading advances, readvances or credits that may be made hereafter to the Mortgages and that all sums so advanced shall bear interest at the same rate as the Mortgage of the payable on demand of the Mortgages, unless otherwise provided in writing
- 3. That he will keep the improvements now existing or hereafter created on the interest property insured as may be required from time to time by the Mortgages against less an income other hazards, in such amounts as may be required by the Mortgages, and is companied it, and that he does hereby assign to the Mortgages all such policies, and that all such renewals thereof shall be held by the Mortgages and have attached thereto less reyable classes in of, and in form acceptable to, the Mortgages.
- 4. That he will keep all improvements now existing or hereafter erected uses the mortgage may, at its option, and should he fail to do so, the Mortgage may, at its option, and premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt.
- 5. That the Mortgagee may require the maker, co-maker or endorser of any indebtidates secured described hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgager to pay the premiums therefor, the Mortgagee may, at its option, pay said premiums, and all sums so advanced by the Mortgagee shall become a part of the mortgage debt.
- 6. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the Mortgagee, and, on the failure of the Mortgagor to pay all taxes, insurance premiums and public assessments, the Mortgagee may, at its option, pay said items and charge all advances therefor to the mortgage debt.
- 7. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.
- 8. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor.
- 9. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured thereby, and may be recovered and collected hereunder.
- 10. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand and seal this 16	th	day of	October	19 48	•
Signed, sealed, and delivered			1. R. Be	eertle	(SEAL)
in the presence of:		Zu	RB	elette	(SEAL)
Johnson X. Brown					(SEAL)
Dis Slyllo V					(SEAL)