TO HAVE AND TO HOLD, all [illegible]
assigns forever.

The Mortgagor covenants that he is lawfully [illegible] of [illegible]
lute, that he has good right and lawful authority [illegible]
and clear of all liens and encumbrance whatsoever [illegible]
fend all and singular the said premises unto the [illegible]
whomsoever lawfully claiming the same or any [illegible] thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the [illegible]
in the manner therein provided.

2. That he will keep the premises in as good order and condition as [illegible]
thereof, reasonable wear and tear accepted.

3. That he will keep the improvements now existing or hereafter erected on [illegible]
quired from time to time by the Mortgagee against loss by fire and any other hazards specified by [illegible]
than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in [illegible]
such policies and renewals thereof shall be held by the Mortgagee and have attached thereto [illegible]
form acceptable to, the Mortgagee, and that he will pay all premiums therefor when due, and [illegible]
Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby [illegible]
make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the [illegible]

4. That he will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises.

5. That he will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

6. That this Mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs, or other purposes pursuant to the covenants herein, and that all sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.

7. 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; the failure of the Mortgagee to exercise the option hereby granted shall in no event be construed as a waiver of the Mortgagee's future right to exercise said option.

8. That he hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any Judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises, and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the Mortgagor, and after deducting all charges and expenses attending such proceeding 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.

9. 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. 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.

11. 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.