

...the said premises into the Mortgagee, its successors and assigns

...of the premises hereinabove described in fee simple absolute... The Mortgagee further covenants to warrant and forever defend the title to the premises hereunder, from and against the Mortgagor and all persons whom

...of and interest on the indebtedness evidenced by the said note, at

...for such further sums as may be advanced hereafter, at the... public assessments, repairs or other purposes... all sums so advanced shall bear interest at the same rate as the

...insured against loss by fire and other hazards, in such amounts as may... and that he does hereby assign to the Mortgagee all... in the event of loss or destruction by fire... apply the proceeds of the insurance to the mortgage indebtedness

...in good repair... the Mortgagee may, at its option, enter upon said premises, make whatever repairs... and charge the expenses for such repairs to the mortgage debt.

...the Mortgagee may require the maker, co-maker or endorser of any indebtedness secured hereby to... upon failure of the Mortgagor 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.

...together with, and in addition to, the monthly payments of principal and interest payable under the... a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums... the Mortgagee may, at its option, pay said items and charge all advances therefor to the mortgage debt.

...he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder... 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.

...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 27th day of August 1949.

Signed, sealed, and delivered in the presence of:

W C Morrow (SEAL)

_____ (SEAL)

Bernice Crocker _____ (SEAL)

April M. Hawkins _____ (SEAL)