

TOGETHER with all and singular the Rights, Manors, Hereditaments, Tenements, and Premises belonging or in anywise incident or appertaining

TO HAVE AND TO HOLD, all and singular the said premises unto the said mortgagee, his heirs and assigns forever

And I do hereby bind myself, my Heirs, Executors, Administrators and assigns, and forever defend all and singular the said premises unto the said mortgagee, his heirs and assigns, from and against me, my Heirs, Executors, Administrators and assigns, and every one, whomsoever lawfully claiming, or to claim the same or any part thereof.

And I, the said mortgagor, agree to insure the house and buildings on and land therein for not less than _____ Dollars, in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee, and that in the event I shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagee may, at his option, declare the full amount of this mortgage due and payable.

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 the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.