

The mortgagor further covenants and agrees 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 also any further loans, advances, readvances or credits that may be made hereafter to the mortgagor by the mortgagee; 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.

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 Citizens Lumber Co. its successors ~~Heirs~~ and Assigns forever. And we do hereby bind ourselves our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Citizens Lumber Co.

its successors ~~Heirs~~ and Assigns, from and against us and our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said mortgagor agree to insure the house and buildings on said lot in a sum not less than Dollars in a company or companies satisfactory to the mortgagee, and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in name and reimburse for the premium and expense of such insurance under this mortgage, with interest.