TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants, that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell convey, or encumber the same; and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagor forever, from and against the Mortgagor and all persons whom oever lawfully claiming the same of any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note; the times and in the manner therein provided.
- I That this mortgage shall secure the Mortgage for such further sums as may be advanced hereafter, at the option of the Mortgage, for the payment of taxes, insurance premitims, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans advances, readvances or credits that may be made here after to the Mortgager 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 Mortgage, funless otherwise provided in writing.
- 3. That he will keep the improvements now existing or hereafter erected on the mortgaged property intured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereof ones payable clauses in favor of, and in form acceptable to, the Mortgagee, and in the event of loss or destruction by fire or other hazards, the Mortgagee may, at its option, apply the proceeds of the insufance to the mortgage indebtodness or to the restoration or repair of the property damaged.
- 4. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should he fail to do so the Mortgagee may, at its option, enter upon said premises, make whatever remains are necessary, and charge the expenses for such repairs to the mortgage debt.
- 5. That the Mortgagee may require the maker, comaker or endorser of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgage as heneficiary thereof, and, upon failure of the Mortgager to pay the premiums therefor, the Mortgage may, as its aption, pay said premiums, and all sums so advanced by the Mortgage 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 promiums, as estimated by the Mortgagee, and, on the failure of the Mortgago, to pay all dixes, insurance prefittings and public assessments, the Mortgagee may, at its option, pay said items and charge all advances therefor to the inorigage 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 Mortgage 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 is receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.
- 8. That, at the ontion of the Mortgagee, this mortgage shall become due and payable for hwith if the Mortgage shall convey away said mortgaged premises, or if the title shall become vested in any other person in my mainler what soever 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 it default under this mortgage or in the note secured hereby. It is the frue 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 foreclositre of this mortgage, included the Mortgagee become a party to any suit involving this Mortgage of the tile to the primises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at day 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 obtained the option of the Mortgagee, as a part of the day sectived thereby, and may be recovered and collected hereunder.
- 10. The covenants herein contained shall bind, and the benefits and advantages shall insure to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular frumber shall include the plural, the plural the singular, and the use of any gender shall be appliedly to all genders.

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