

Together with all and singular the rights, members, hereditaments and appurtenances, to the said premises belonging or in any wise incident or appertaining.

To Have and to Hold all and singular the said premises unto the mortgagee, his heirs and assigns forever.

And the mortgagor does hereby bind her heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the mortgagee, his heirs or assigns, from and against her heirs, and all other persons lawfully claiming or to claim the same or any part thereof.

Provided, Always, That if the mortgagor, her heirs, executors or administrators, shall pay unto the mortgagee, his executors, administrators or assigns, the sum of money evidenced by the notes herein mentioned, and the interest thereon, and the taxes, insurance premiums and other amounts herein mentioned, at the time and in the manner specified in the notes and herein, then these presents and the estate hereby granted shall cease, determine and be void.

And the mortgagor, for her heirs, executors and administrators, hereby covenant with the mortgagee, executors, administrators and assigns, as follows:

First: That the mortgagor, her heirs, executors or administrators, shall insure the mortgaged buildings in such insurance company or companies as may be approved by the mortgagee, and his executors, administrators, or assigns, in a sum not less than

One Thousand (\$1000.00) -----

Dollars, and shall keep the same insured from loss or damage by fire, and shall assign the policy or policies of insurance to the mortgagee, his executors, administrators or assigns, and that in case shall at any time fail or neglect so to do, then the mortgagee, his executors, administrators or assigns, may cause the same to be insured in his name, and reimburse him for the premiums and expenses of such insurance, with interest thereon at the rate of six percent per annum, payable on the dates herein fixed for the payment of interest on the debt, and that same shall stand secured by this mortgage.

Second: That the mortgagor, her heirs or assigns, shall pay, as the same may become due, all taxes by whatsoever authority legally imposed upon the property hereby mortgaged, and in case she shall at any time neglect or fail so to do, then the mortgagee, or his representatives may pay such taxes and reimburse him for the same with interest thereon at the rate of six per cent per annum, payable on the same date as the interest on the principal debt secured hereby, and that the same shall stand secured by this mortgage.

Third: That upon default in the payment of any installment of principal or interest, or of any insurance premium, taxes or assessments, or in the performance of any of the requirements contained herein, or of any of the conditions of this mortgage, the mortgagee shall have the right to declare the entire amount of the principal of the debt to be immediately due, and to proceed without notice to enforce the collection of the same, together with interest, attorney's fees, and all other amounts secured hereby.

Fourth: That the holder of this mortgage, in any action to foreclose it, shall be entitled, without regard to the value of the mortgaged premises, or the adequacy of any security for the mortgage debt, to the appointment of a receiver of the rents and profits of the mortgaged premises, and such rents and profits are hereby in the event of any default in the payment of the principal or interest, assigned to the holder of this mortgage.