

demand, may at the option of the mortgagee be added to and be deemed a part of the aforesaid principal debt, and in such case shall be recoverable as such in all respects, together with interest thereon at the rate of seven (7%) percent per annum from the date of said advance.

And if at any time any installment or any portion of principal or interest shall be past due and unpaid, or if default be made in respect to any condition, agreement or covenant contained herein, then the whole sum of the principal of said note remaining at that time unpaid together with the accrued interest, shall become immediately due and payable, at the option of the holder thereof, who may sue thereon and foreclose this mortgage; and if said note, after default, should be placed in the hands of an attorney for suit or collection, or if, at any time, it should be deemed by the holder thereof necessary for the protection of its interests to place, and the holder should place, the said note and mortgage in the hands of an attorney for any legal proceedings; then and in either of such cases the mortgagor promises to pay all costs and expenses including a reasonable attorney's fee, these to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

ANTICIPATION CLAUSE

The undersigned shall have the privilege of anticipating and making on any installment date, additional payments on account of principal provided that such additional payments plus the