

All installments of principal and all interest are payable in lawful money of the United States of America which shall be legal tender in payment of all debts and dues, public and private, at the time of payment; and in the event default is made in the payment of any installment or installments or any part thereof as herein provided, the same shall bear simple interest from the date of such default until paid at the rate of Seven (7) per centum per annum.

And if at any time 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 its maturity, should be placed in the hands of an attorney for suit or collection, or if, before its maturity, 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 or this 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.

NOW KNOW ALL MEN, that the said mortgagor in consideration of the said debt and Note aforesaid, and for the better securing the payment of the same or of any renewal or extension thereof in whole or in part, and the performance of the covenants herein contained, to the said The Life Insurance Company of Virginia, its successors and assigns, according to the condition of the