

TO HAVE AND TO HOLD all and singular the said premises unto the said The Life Insurance Company of Virginia, its successors and assigns forever. And the mortgagor hereby binds itself, its successors and assigns, to warrant and forever defend all and singular the said premises unto the said The Life Insurance Company of Virginia, its successors and assigns, from and against the mortgagor and all other persons lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intention and meaning of the parties to these Presents, that if the said mortgagor do, and shall, well and truly pay, or cause to be paid, unto the said The Life Insurance Company of Virginia, or its order or Agent, the said debt or sum of money aforesaid, with the interest thereon to time of payment, and shall perform the Covenants herein contained, according to the true intention and meaning of said Note and this Mortgage, then this Deed of Bargain and Sale shall cease, determine and be utterly null and void; otherwise it shall remain in full force and virtue.

1. AND IT IS COVENANTED, By and between the said parties that the said mortgagor shall and will insure the improvements on said land in such Insurance Company or Companies as may be approved by the said mortgagee, or its agent, in the sum of not less than One Hundred Thousand and no/100 (\$100,000.00) Dollars, and will keep the same insured from loss or damage by Fire and Extended Coverage, Plate Glass loss or damage, Public Liability and Property Damage and the mortgagor shall furnish such additional policy or policies, in such amounts and in such companies as may be required by the noteholder, and will assign the policy or policies of insurance to the said mortgagee.

2. AND IT IS FURTHER COVENANTED, That any and all fire and extended coverage insurance in the possession of the