

AND IT IS STIPULATED AND AGREED, that any sums expended by the party of the second part, its successors or assigns, for insurance of the property, or for payment of taxes thereon, or to remove any prior liens or encumbrances, shall be added to and constitute a part of the debt hereby secured, and shall bear interest at the same rate.

PROVIDED ALWAYS, that it is the true intent of the parties to these presents that if the said party of the first part shall pay off said Note and interest thereon as herein or in said Note provided, and any and all other indebtedness of said party of the first part to the party of the second part, and discharge fully the covenants and conditions herein required, then the estate hereby granted shall cease, determine and be utterly null and void.

The party of the first part agrees that all expenses paid or incurred by the holder or holders of the Note hereby secured, or of any participation therein, including reasonable attorney's fees incident to the protection, preservation or collection of the Note or collateral securing same, or the foreclosure of this mortgage by suit or otherwise shall be added to and become a part of the indebtedness secured hereby and bear interest at the same rate.

The Covenants herein contained shall bind, and the benefits and advantages inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used the singular number shall include the plural and the plural the singular. The use of any gender shall apply to all genders.