(4) That if there is a default in any of the above covenants or conditions, or if the Mortgagor(s) shall fail to pay any taxes, assessments, insurance premiums, or public charges of any kind levied or assessed against the mortgaged premises, or any part thereof, when the same become due and payable, then the entire indebtedness hereby secured, including principal and interest, shall at once become due and payable at the option of the Mortgagee, and the Mortgagee shall be entitled to recover in any action hereon or to foreclose this mortgage, reasonable attorney's fees, not exceeding fifteen per centum of the principal and interest due hereon, and all costs of collection, which shall be a part of the debt secured hereby, and may be recovered and collected hereunder.

(5) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage, and of the note secured hereby, then upon the request of the Mortgagor shall be entitled to a satisfaction of this mortgage