

...and all the rents, issues, and profits which may arise or be made therefrom, and all the plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter connected, or fitted thereto in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered as part of the premises.

...and the same shall be deemed to be included in the Mortgage, its successors and assigns.

The Mortgagee shall have the right to sell or otherwise dispose of the premises hereinafter described in fee simple absolute, and shall have full and lawful authority to sell, convey, or encumber the same, and that the premises shall be free of all taxes and encumbrances, whatsoever. The Mortgagor further covenants and warrants that he and his heirs, assigns, and assigns shall not claim any part thereof.

The Mortgagee covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, and that he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, and that he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, and that he will promptly pay the principal of and interest on the indebtedness evidenced by the said note.

2. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee. Failure to provide insurance shall, at the option of the holder, permit the holder to acquire such insurance as it deems necessary for the holder's protection, exclusive of the mortgagor's protection and to charge the cost of same to the mortgage debt.

3. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt.

4. That the Mortgagee may require the maker, co-maker or endorser of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgagor to pay the premiums thereon, the Mortgagee may, at its option, pay said premiums, and all sums so advanced by the Mortgagee shall become a part of mortgage debt.

5. That, at the option of the holder, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the Mortgagee, and, on the failure of the Mortgagor to pay all taxes, insurance premiums and public assessments, the Mortgagee may, at its option, pay said items and charge all advances therefor to the mortgage debt. Any deficiency in the amount of such aggregate monthly payment, shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed five (5c) per dollar of any installment which is not paid within ten (10) days from the due date thereof to cover the extra expense involved in handling delinquent payments. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency. Such payment will be made within fifteen (15) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail.

6. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

7. A default in this mortgage and the note which it secures shall likewise constitute a default as to any other note and mortgage held by the holder, executed or assumed by the mortgagor(s).

8. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place a subsequent or junior mortgage upon the above described premises without the written permission of the Mortgagee.

9. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

10. A default in this mortgage and the note which it secures shall likewise constitute a default as to any other note and mortgage held by the holder, executed or assumed by the mortgagor(s).

11. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place a subsequent or junior mortgage upon the above described premises without the written permission of the Mortgagee.

12. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

13. A default in this mortgage and the note which it secures shall likewise constitute a default as to any other note and mortgage held by the holder, executed or assumed by the mortgagor(s).

14. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place a subsequent or junior mortgage upon the above described premises without the written permission of the Mortgagee.

15. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

16. A default in this mortgage and the note which it secures shall likewise constitute a default as to any other note and mortgage held by the holder, executed or assumed by the mortgagor(s).

17. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place a subsequent or junior mortgage upon the above described premises without the written permission of the Mortgagee.

18. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

19. A default in this mortgage and the note which it secures shall likewise constitute a default as to any other note and mortgage held by the holder, executed or assumed by the mortgagor(s).

20. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place a subsequent or junior mortgage upon the above described premises without the written permission of the Mortgagee.