

Together with all and singular the rights, franchises, liberties, and jurisdictions, in any way belonging or in any way incident or appertaining, and all of the profits, rents, and services which may lawfully be had therefrom, and including all heating, plumbing, and lighting fixtures and all other fixtures, now or hereafter attached, connected, or in any way related to the premises, and the parties hereto that all such fixtures and appurtenances, together with the premises, shall be considered a part of the real estate.

**TO HAVE AND TO HOLD** all and singular the premises hereunto granted unto the Mortgagee, his successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereunto granted to the simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances, whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee, his heirs, and assigns, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

**RE** The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Failure to pay promptly shall, at the option of the holder, permit a late charge to be charged.

2. That this mortgage shall secure the Mortgagee for such reasonable expenses as may be incurred hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also for all other sums advanced or credits that may be made hereafter to the benefit of the Mortgagee, and all such sums advanced shall bear interest at the same rate as the Mortgagee's debt, and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.

3. That he will keep the improvements now existing on the premises, and any improvements hereafter made, insured as may be required from time to time by the Mortgagee, and will pay the cost of such insurance in such amounts as may be required by the Mortgagee. The Mortgagor hereby assigns to the Mortgagee all such policies of insurance, and all proceeds therefrom, and all claims held by the Mortgagee, and have attached to the same, and the same shall be held by the Mortgagee. Failure to provide such insurance shall constitute a default under this mortgage, and the Mortgagee shall acquire such insurance as it deems necessary for the protection of the Mortgagee, and shall be entitled to protection and to charge the cost of such insurance to the Mortgagor.

4. That he will keep all improvements on the premises in good repair, and should he fail to do so, the Mortgagee may, at its option, cause the same to be repaired, and make whatever repairs may be necessary, and charge the cost thereof to the Mortgagor.

5. That the Mortgagee may, at its option, cause the same to be insured, and the Mortgagee hereby to carry the insurance, and the Mortgagee shall be entitled to the proceeds thereof, and the Mortgagee shall become a part of the mortgage.

6. That, at the option of the holder, the principal and interest payable hereunder shall be paid on the first day of each month, and on the first day of the annual anniversary of the date hereof, and, on the failure of the Mortgagor to pay all or any part of the principal or interest due, the Mortgagee may, at its option, pay the same, and the Mortgagee may, at its option, pay the same, and the Mortgagee may, at its option, pay the same, and the Mortgagee may, at its option, pay the same.

7. That, in the event of a default by the Mortgagor in the amount of any payment due hereunder, the Mortgagee may, at its option, pay the same, and the Mortgagee may, at its option, pay the same, and the Mortgagee may, at its option, pay the same, and the Mortgagee may, at its option, pay the same.

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