

Together with all and singular the rights, members, hereditaments, and appurtenances to the same be-  
longing or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or  
be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or  
fixtures now or hereafter attached, 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 con-  
sidered a part of the real estate.

**TO HAVE AND TO HOLD** all and singular the said premises unto the Mortgagee, its successors and  
assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee  
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 forever, from  
and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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 further sums as may be advanced here-  
after, 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 any further loans, advances, read-  
vances or credits that may be made hereafter to the Mortgagor by the Mortgagee; and that all sums so  
advanced shall bear interest at the same rate as the Mortgage debt and shall be payable on demand of  
the Mortgagee, unless otherwise provided in writing.

3. 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.

4. 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.

5. 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 premi-  
ums therefor, the Mortgagee may, at its option, pay said premiums, and all sums so advanced by the  
Mortgagee shall become a part of mortgage debt.

6. 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 Mort-  
gagor prior to the due date of the next such payment, constitute an event of default under this mort-  
gage. 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.

7. 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.

8. 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).

9. 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.