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.

It is understood that each of the words, note, mortgagor and mortgagee respectively, whether in the singular or plural anywhere in this mortgage, shall be singular if one only and shall be plural jointly and severally if more than one, and that the word their if used anywhere in this mortgage shall be taken to mean his, her or its, wherever the context so implies or admits.

And said Mortgagors, for themselves and their heirs, legal representatives, successors and assigns, hereby jointly and severally covenant and agree to and with said Mortgagee, its legal representatives, successors and assigns:

1. To pay all and singular the principal and interest and the various and sundry sums of money payable by virtue of said promissory note, and this mortgage, each and every, promptly on the days respectively the same severally become due.

2. To pay all and singular the taxes, assessments, levies, liabilities, obligations and incumbrances of every nature and kind now on said described property, and or that hereafter may be imposed, suffered, placed, levied or assessed thereupon, and or that hereafter may be levied or assessed upon this mortgage and or the indebtedness secured hereby, each and every, when due and payable according to law, before they become delinquent and before any interest attaches or any penalty is incurred, and in so far as any thereof is of record the same shall be promptly satisfied and discharged of record and the original official document (such as, for instance, the tax receipt or the satisfaction paper officially endorsed or certified) shall be placed in the hands of said Mortgagee within ten days next after payment; and in the event that any thereof is not so paid, satisfied and discharged, said Mortgagee may at any time pay the same or any part thereof without waiving or affecting any option, lien, equity, or right under or by virtue of this mortgage, and the full amount of each and every such payment shall be immediately due and payable and shall bear interest from the date thereof until paid at the rate of seven per cent per annum and together with such interest shall be secured by the lien of this mortgage.

3. To place and continuously keep the improvements now or hereafter on said land and the equipment and personalty covered by this mortgage insured in such companies and in such amounts as may be approved by said Mortgagee against loss by fire, windstorm, war damages, and other hazards and casualties, and for such period and for such perils as may be required by said Mortgagee, and all insurance policies covering said improvements and or personalty, any interest therein or part thereof, shall contain the usual standard Mortgagee clause making the loss under said policies, each and every, payable to said Mortgagee as its interest may appear, and each and every such policy shall be promptly delivered to and held by said Mortgagee, and not less than ten days prior to the expiration of each policy to deliver to said Mortgagee a renewal thereof together with a receipt for the premium thereof, and there shall be no insurance placed on any of said buildings, any interest therein or part thereof, in less than the amount and with the loss payable as aforesaid, and in the event of loss the Mortgagors will give immediate notice by mail to said Mortgagee and said Mortgagee may make proof of loss if not made promptly by Mortgagors, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to said Mortgagee instead of to Mortgagors and said Mortgagee jointly, and in the event any sum of money becomes payable under such policy or policies said Mortgagee may at its option receive and apply the same or any part thereof to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged without thereby waiving or impairing any equity, lien or right under or by virtue of this mortgage, and in the event said Mortgagors shall fail for any reason to keep said premises so insured or fail to deliver promptly any of said policies of insurance to said Mortgagee or fail promptly to pay fully any premium therefor, or in any respect fail to perform, fulfill, execute and complete or comply with and abide by this covenant, or any part hereof, said Mortgagee may place and pay for such insurance or any part thereof without waiving or affecting any option, lien, equity, or right under or by virtue of this mortgage and the full amount of each and every such payment shall be immediately due and payable and shall bear interest from the date thereof until paid at the rate of seven per cent per annum and together with such interest shall be secured by the lien of this mortgage.

4. To remove or permit no buildings on said premises without the written consent of the Mortgagee; to permit, commit or suffer no waste, impairment or deterioration of said property or any part thereof and to keep the same and improvements thereon in good condition and repair.

5. To pay all and singular the costs, charges and expenses including reasonable lawyer's fees and cost of abstracts of title incurred and paid at any time by said Mortgagee because of or in the event of the failure on the part of the said Mortgagors to duly, promptly and fully perform, fulfill, execute and complete, comply with and abide by each and every the stipulations, agreements, conditions and covenants of said note and of this mortgage, any or either, and said costs, charges and expenses each and every shall be immediately due and payable, whether or not there be notice, demand, attempt to collect or suit commenced or not, and the full amount of each and every such payment shall bear interest from the date thereof until paid at the rate of seven per cent per annum and together with such interest shall be secured by the lien of this mortgage.

6. That a default in any one or more of the covenants or agreements on the part of the Mortgagors, or any of them in the manner and at the time herein covenanted to be kept and performed, shall continue for ten days next after the same ought to be kept and performed, then the Mortgagee shall have the right to declare the entire principal and all interest and all other sums secured hereby, due and payable immediately, and the same shall be collectable forthwith and completely as if all of the said sums were by the terms of said note and of this mortgage made payable on demand, and or in the mortgage to the contrary notwithstanding, and the said Mortgagee, without further notice to the said Mortgagors, may proceed to collect the said principal and all other sums secured hereby and interest thereon at the rate aforesaid.

7. That the Mortgagee may at its option, after default in any of the covenants herein, take possession of said premises, farm and other lands herein described and collect the rents, issues and profits therefrom, and shall have the right to apply the same, when so collected, first to the payment of all charges and expenses incurred in the collection of the rents, issues and profits therefrom, and then to the payment of the said aggregate sum of money secured hereby, in such manner and proportion as said Mortgagee may elect, and the Mortgagee may at its option, without notice to the said Mortgagors, or any other person, firm or corporation, and without regard to the adequacy of the security for the said sum of money secured hereby, and without regard to the solvency of the said Mortgagors, or any other person, firm or corporation liable for the payment of said sum of money secured hereby, have a receiver appointed to take charge of said premises, farm and other lands herein described and collect the rents, issues and profits therefrom, and such receiver may be appointed by any court of competent jurisdiction, upon ex parte application and without notice, and such receiver may be a party to such application, and such receiver may be the Mortgagee, or any officer or agent of the Mortgagee, and such receiver shall have all the rights and powers usual in such cases, and shall be entitled to receive a reasonable compensation for his services, and such compensation and all other expenses incurred in such receivership shall be secured by this mortgage.

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