TOGETHER with all the easements, [illegible] rights, privileges and appurtenances to the same belonging, including, but not limited to, all and singular the improvements and buildings now and hereafter thereon, and together also with all shades, [illegible] awnings, plants, shrubs, landscaping, elevators, plumbing material, gas and electric equipment, and all heating, cooling, air conditioning and lighting fixtures, equipment and apparatus now or hereafter attached to or used in connection with said property, all of which shall be deemed realty and conveyed by this mortgage and all of the income, rents and profits which may arise or be had from any portion or all of said property.

TO HAVE AND TO HOLD the property above described, together with all and singular the rights, privileges, tenements, appurtenances and improvements unto the said Mortgagee, its successors or assigns forever.

And the said Mortgagor does hereby covenant and represent unto the said Mortgagee, its successors or assigns, that he is lawfully seized in fee of the property above described, and that the property is free from all encumbrances

except a mortgage to

that he has a good and lawful right to sell and convey the same as aforesaid, that he will warrant and defend the title to the same forever against the lawful claims and demands of all persons whomsoever. And the said Mortgagor does further covenant and agree to pay all taxes due and to become due on the property above described, all assessments for street or other improvements and keep the buildings thereon insured against loss by wind, storm, fire and such other casualty as may be required by Mortgagee, its successors or assigns, in such responsible insurance company or companies as shall be satisfactory to the Mortgagee, its successors or assigns, in an amount satisfactory to said Mortgagee, its successors or assigns, with a mortgagee and subrogation clause satisfactory to the Mortgagee attached to said policy or policies of insurance. In case of loss and payment by any insurance company, the amount of the insurance money paid shall be applied either on the indebtedness secured hereby, or in rebuilding and restoring the damaged buildings as the Mortgagee may elect. And it is further agreed that in the event that the Mortgagor shall fail to pay and keep up said taxes, assessments for street or other improvements and insurance as agreed, then the Mortgagee or its successors or assigns are hereby authorized to do so and to pay the same and the sums so paid shall stand secured by this mortgage and shall bear interest from the date of payment at the rate of six per cent per annum.

It is further covenanted and agreed that the said Mortgagor shall pay [illegible] to be provided from some reliable fire insurance company a policy of [illegible] and deliver the same to said Mortgagee on the date of some payment acceptable to said Mortgagee [illegible] to be paid as they become due, which the debt hereby [illegible] shall be a lien upon the premises and shall be additional collateral to the indebtedness [illegible] keeping [illegible] insurance as aforesaid to said Mortgagee, in accordance with the terms of this mortgage or its assignees.

BUT THIS COVENANT IS UPON THIS CONDITION: That if the said Mortgagor shall well and truly pay or cause to be paid unto the said Mortgagee, [illegible] the sum of [illegible] dollars, with interest thereon at the rate of [illegible] per cent per annum, according to the tenor and effect of said note and the conditions thereon [illegible] shall cease and be void otherwise, it shall remain in full force and effect.

And it is also covenanted and agreed that [illegible] the said premises described above, or in case of failure to pay the said taxes, assessments for street or other improvements and insurance as agreed, or on failure of the Mortgagor to keep [illegible] in the sum of [illegible] dollars, then in any one of these events, the whole sum of [illegible] dollars shall at the option of the legal owner and holder of said note [illegible] anything hereinbefore or in said note contained to the contrary notwithstanding, be immediately due and payable without notice.

And it is further covenanted and agreed that [illegible] within five days thereafter, the further sum of five per cent [illegible] shall be paid to the Mortgagee or the person or persons entitling [illegible] the Mortgagee as a collection charge.

And it is covenanted and agreed that [illegible] the said Mortgagor has hereby assigned and transferred to the said Mortgagee, its successors or assigns, [illegible] and failing and failing the [illegible] the conditions thereof. And it is [illegible] of this mortgage, by suit or otherwise, the Mortgagee shall [illegible] reasonable attorney's fees and [illegible] which shall be secured by this mortgage, and shall be included in [illegible].

And it is covenanted and agreed [illegible] right to [illegible] agreed that no terms [illegible] in writing and signed by all parties [illegible].

All appurtenances [illegible].

WITNESS the hand and seal of the Mortgagor the day and year first above written.

Signed, sealed and delivered
in the presence of

Roger A. Davis

[illegible]

Deborah J. Edmonds (LS)

Roger L. Edmonds (LS)

(LS)

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