Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD ALL AND SINGULAR unto the said mortgagee, its heirs, successors and assigns forever. And the mortgagor does hereby bind himself, his heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said mortgagee, its heirs, successors and assigns from and against himself and his heus and all persons whomsoever lawfully claiming or to claim the same or any part thereof. AND the mortgagor covenants with the mortgagee that: The mortgagor will pay the indebtedness as hereinbefore provided; keep the buildings insured against loss or damage by fire for the benefit of the most riger in an amount not less than the actual value thereof, observe and perform all covenants, terms and conditions of any process from these pay all taxes, assessments, water rates, insurance premiums, sustallments of principal and interest on any group of the countries by a vinent the mortgages may pay the same and the mortgages wish repay to the mortgaged the appoint words of year or with reference at "I per armum, said amounts to be added to the indebtedness secured by this mortgage, made along the large specific red or demodished without the consent of the mortgagee, the mortgagee shall be entitled to the appointment of a tree ser in any action to foreclose, upon default being made upon the payment of any of the installments heretotiste operations of the Lie date hereof, or upon default upon any of the other terms, covenants or conditions of this most, age to the first the contract, but in the event of sale or transfer of the premises by the mortgagor, then the entire unpaid balance share more lastely hocosine due and payable at the option of the mortgagee, heirs, success sors and assigns, and this mortgage that be three-losed. Should any legal proceedings be instituted for the fore-closure of this mortgage, or should the mortgagee become a party of any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the grantee, as a part of the debt secured hereby, and may be recovered and collected hereunder. The mortgagor waives homestead and other exemptions and appraisement rights. The mortgagor hereby authorize(s) the mortgagee holder to complete and correct the property description and any other terms in accordance with the note which is secured hereby so that this document is a valid and subsisting mortgage and further agrees that the manual transfer of this mortgage to the mortgagee or his agent shall be a valid and adequate delivery of this

That no waiver by the mortgagee of any breach of any provision by grantor herein shall be construed as a waiver of any subsequent breach of the same or any other provision herein.

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