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**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 the said Premises unto the said Mortgagee and Mortgagee's successors and or Heirs and Assigns forever. And Mortgagor does hereby bind the Mortgagor and Mortgagor's successors and / or Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee, and Mortgagee's successors and / or Heirs and Assigns, from and against Mortgagor and Mortgagor's successors and / or Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim 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.
2. That this mortgage shall secure the Mortgagee for such further sums as may be advanced 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 any further loans, advances, or readvances 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 in such amounts as may be required from time to time by the Mortgagee in a company or companies acceptable to the Mortgagee, against loss by fire, wind, or other hazards, and that he does hereby assign to the Mortgagee the said policy or policies of insurance. In the event he should, at any time, fail to insure the said premises or to pay the premiums thereon, then the Mortgagee, Mortgagee's Successors and / or Heirs or Assigns, may cause such buildings to be insured in its name and reimburse itself for the premiums and expenses of such insurance under this mortgage, with interest.
4. That the failure to maintain hazard insurance on the said property or the failure to make payments of taxes, public assessments or for repairs pursuant to the covenants herein shall constitute a violation and breach of the terms of this mortgage and the note which it secures and shall at the option of the Mortgagee, make the entire balance due hereunder immediately due and payable, and further makes this mortgage subject to foreclosure.
5. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default of this mortgage or in the note secured hereby. It is the true intent and meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions and covenants of this mortgage and of the note secured hereby and the Mortgagor shall, on or before the first of each and every month from and after the date of these presents, pay or cause to be paid to the Mortgagee, Mortgagee's Successors and / or Heirs or Assigns, the monthly installments as set out herein and also pay to the Mortgagee in monthly installments as hereinabove set forth such other sums, if any, as the Mortgagee may hereafter during the continuance of these presents advance to the Mortgagor on the security hereof, with interest on such further sums from the time when they may be respectively

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