

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 considered a part of the real estate.

Subject to all plats, leases, covenants, restrictions, zoning, governmental requirements, setback lines, roadways, easements and rights of way affecting the property.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, his heirs and assigns forever.

The Mortgagors covenant that they are lawfully seized of the premises hereinabove described in fee simple absolute, that they have 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 except as stated above. The Mortgagors further covenant to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagors and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagors covenant and agree as follows:

1. That they will promptly pay the principal of the indebtedness evidenced by the said note, at the times and in the manner therein provided.
2. That they 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 they do 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.
3. That they will pay when due all taxes, public assessments, and other charges upon or assessed against the mortgaged property.
4. That they hereby assign 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.
5. That, at the option of the Mortgagee, the indebtedness secured by this mortgage shall become due and payable, if, without the written consent of the Mortgagee, the Mortgagors shall convey away the mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagors. It is understood and agreed that in consideration for the consent of the Mortgagee to any transfer of title to the mortgaged premises, the Mortgagee, at its option, may charge a loan transfer fee and/or require